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ABSTRACT

This curriculum guide is the first part of a two-part volume developed to assist those who are engaged in implementing prevocational exploration programs concerned with business and office occupations. It consists of experiential learning pacs that sample a variety of competencies performed by various workers employed in the business and office cluster. The intent of the learning pacs is to assist students in assessing whether they would like to prepare themselves for the kinds of work presented; the pacs are not intended to develop proficiency in the various occupational competencies. This first part of the guide contains materials for the following 25 learning activities: Preparing a master, operating the fluid duplicating machine, learning to write Gregg Shorthand, determining likenesses and differences, learning to proofread, operation of a typewriter, arranging parts of a business letter, checking and figuring extensions on invoices, figuring cash discount and date of payment, applying for a social security number, completing a W-4 and W-4E form, figuring amount of sale, counting change, opening a bank checking account, making a deposit, writing a check, preparing a bank reconciliation, learning the basic rules of alphabetic filing, completing a time card, filling out a payroll register, paying employees by cash, paying employees by check, learning the accounting equation, preparing an income statement, preparing a balance sheet. Instructions and evaluation procedures are outlined for the teacher. (TA)

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competency based curriculum

Pre-Vocational
Business&Office
Cluster

One

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FOREWORD

The curriculum contained in this guide is one of a series developed to assist those who are engaged in implementing prevocational exploration programs concerned with business and office occupations. It is designed to complement the West Virginia Guide For Vocational Exploration.

This curriculum consists of experiential learning pacs that sample a variety of competencies performed by various workers employed in the business and office cluster. The intent of the learning pacs is to assist students in assessing whether or not they would like to prepare themselves for these kinds of work. It is not the intent of these pacs to develop proficiency in the various occupational competencies.

Each CBE learning pac is designed to be student centered. They have all been developed by practical arts/vocational teachers and pilot tested under a variety of learning environments in West Virginia. Some teachers have used them as an individualized approach to learning. Other teachers have felt more comfortable using them in a more traditional classroom learning environment.

This business and office prevocational exploration curriculum was under the direction of Norma Crum and Connie Smith, Dunbar High School.

Everett Harris, Ed.D.
Project Director

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BUSINESS AND OFFICE PACKETS

I. Preparing a master

II. Operating the fluid duplicating machine

III. Learning to write Gregg Shorthand

IV. Determining likenesses and differences

V. Learning to proofread

VI. Operation of a typewriter

VII. Arranging parts of a business letter

VIII. Checking and figuring extensions on invoices

IX. Figuring cash discount and date of payment

X. Applying for a social security number

XI. Completing a W-4 and W-4E form

XII. Figuring amount of sale

XIII. Counting change

XIV. Opening a bank checking account

XV. Making a deposit

XVI. Writing a check

XVII. Preparing a bank reconciliation

XVIII. Learning the basic rules of alphabetic filing

XIX. Completing a time card

XX. Filling out a payroll register

XXI. Paying employees by cash

XXII. Paying employees by check

XXIII. Learning the accounting equation

XXIV. Preparing an income statement

XXV. Preparing a balance sheet

XXVI. Keeping the petty cash box

XXVII. Preparing a flow chart

XXVIII. Reading an 80-column punched card

XXIX. Understanding a form of computer language (The blinking lights--binary numbers)

XXX. Making appointments

XXXI. Receiving office callers

XXXII. Taking telephone messages

XXXIII. Using the telephone directory

XXXIV. Placing telephone calls

XXXV. Preparing a telegram

XXXVI. Folding letters

XXXVII. Wrapping packages for mailing

XXXVIII. Figuring amount of postage

XXXIX. Using the ZIP Code Directory

XL. Making out an itinerary

XLI. Completing a travel expense form

XLII. Keeping a stock control record

XLIII. Operating the ten-key adding machine

XLIV. Preparing an agenda

XLV. Filling in a deed

XLVI. Making out a receipt

XLVII. Preparing statements

XLVIII. Making decisions about requisitions

XLIX. Using the paper cutter

L. Using the cash register

BUSINESS AND OFFICE

OCCUPATIONAL CLUSTER: Business and Office Occupations

OCCUPATIONAL FAMILY: Typing, Stenographic and Secretarial, Filing and Office Machines, and Clerical Occupations*

*Representative Job Titles with DOT Code

Secretary	201.368
General Office Worker	219.388
Clerk Typist	209.388
Duplicating Machine Operator	207.884

OCCUPATIONAL TASK: Duplicating

OCCUPATIONAL COMPETENCY: Preparing a fluid master

LEARNING OBJECTIVES

After the completion of the learning activities the student will be able to prepare a master for the fluid duplicator with no uncorrected errors and have a chance to find out if this type of work suits them.

SUGGESTED RESOURCES

Duplicating Machine Processes, South-Western Publishing Company. Consult an office practice text for additional information on preparing a master.

PREPARING A MASTER

Before handing this packet to a student

1. Duplicate enough copies of this packet (white and pink sheets) to provide each student with a copy.

   Note: White sheets are reusable, and pink sheets are consumable.

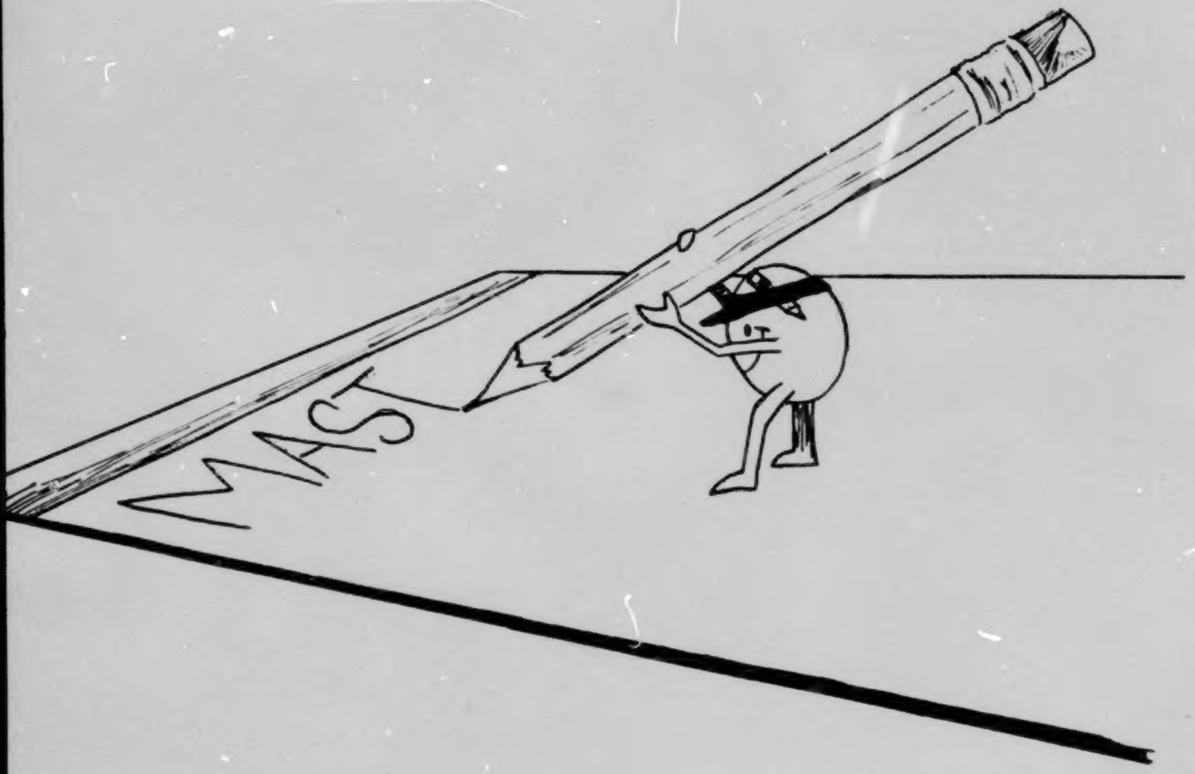
2. Gather necessary materials which will consist of: (a) blank fluid master assemble; i.e. master sheets, protective tissue paper, carbon sheet; (b) razor blade; and (c) pen or pencil.

3. If you are unfamiliar with this activity read the background information contained in the student's packet.

EVALUATION PROCEDURES

Use the check-list in the packet to evaluate the quality of the student's work on the fluid duplicator. An attitude sheet will also be turned in to you on completion of the packet. This will be helpful in determining the student's interest in a career involving this skill.

PREPARING A FLUID MASTER



After the completion of the learning activities you will be able to prepare a master for the fluid duplicator with no uncorrected errors and have a chance to find out if this type of work suits you.

DB

Want a good skill?

Useful, too?

Let's print your church program.

Want invitations to your mother-daughter/ father-son scout dinner?

Your boss wants 20 copies of a report?

Do you need fifty copies of a test ? ? ?

Making many copies from one is called duplicating. If you think that in the future you might be involved in one of the above activities, you could save a lot of time if you knew how to make many copies from one. An important part of duplicating is the preparation of a master copy.

Let's look at an example where you need to duplicate a copy: Today you are helping the basketball coach prepare sketches of the offensive patterns and defensive moves for the season. He wants each player to have a copy.

You need a quick, inexpensive way to get these copies for the coach. It is called fluid duplication. It's sometimes called--direct, liquid, chemical, and spirit process.

To make your copies you will need special paper. The copies are usually purple, and you can make about 200 from your original.

To do this work you will need a master set which is a special carbon coated paper attached to the back of a master. As you typewrite or write on the front of the master sheet, the carbon is transferred to the back of the master paper.

This is really gonna' be fun.

Many jobs require this skill as part of the job. In most business offices, churches, and schools you will find a fluid duplicator because it is an inexpensive method of reproducing materials.

Since preparing and running a master is so easy people in many walks of life find this a useful skill.

Some careers that might require this skill include the ones shown on the preceeding page: school secretary, teacher, office worker, church secretary, boy/girl scout leaders, and employer.

The salary and educational requirements will depend upon the career you select.

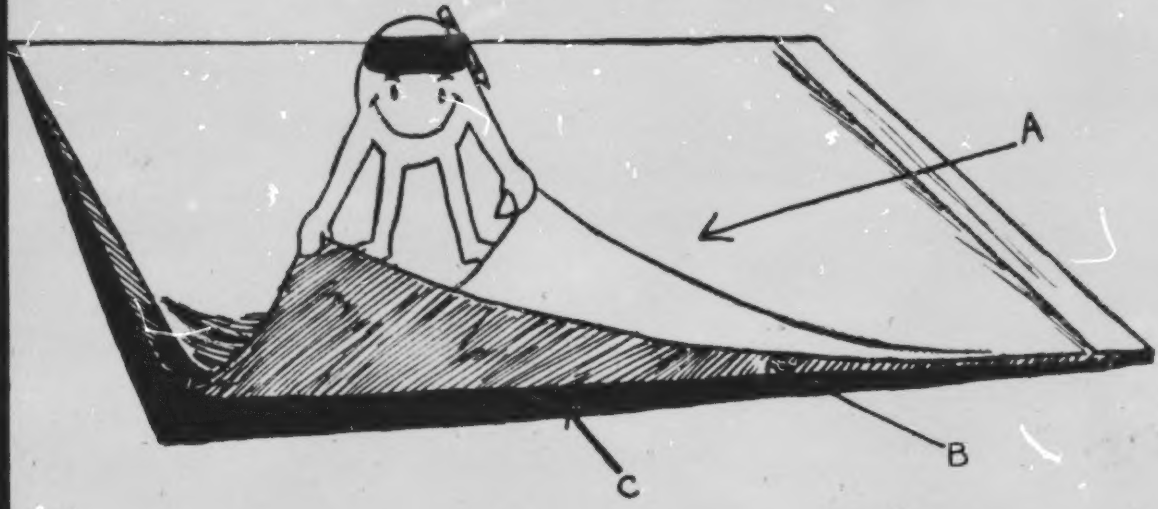
The person who prepares a master should be neat, able to proofread, write legibly, and type accurately.

The following courses might be helpful in preparing you for a career in which you would find this skill helpful: typing and office practice.

LEARNING ACTIVITIES

You are now ready to prepare the master copy for coach.

Ask your teacher for a fluid master assembly. You will notice you have (a) master sheet (white) (b) a protective tissue sheet (usually blue) and (c) a carbon sheet (dark blue). You will also need to get a razor blade to use when making corrections.



First you have to remove the protective tissue sheet (b) from this assembly. Be sure to keep it so you can put it back in after you finish, this will protect your work.

You need a smooth, medium-hard surface if you are writing on the master. If you are using a typewriter, insert the open end of the master assembly into the typewriter, this means you will place the dark blue carbon next to your cylinder. If you are using a pen or pencil to write on the master, place the white side up with the carbon against the desk. If you are typing, you must use a firm, even touch; if writing or drawing be sure to press firmly and with an even pressure.

Coach has given you the sketch he wants duplicated--worksheet A. You may write or print, or even type the top part of the page. When you copy the bottom part, you may make it bigger or smaller, but be careful that you have it placed on the master so you will have about the same amount of space left on each side of your paper.

After you finish a line or two, look at the back of the master. Do the letters look alike? Are they good and dark? If some letters are lighter than others, go over them again. It is this black (carbon) on the back of the master that makes your copies, so be careful that it is dark and even.

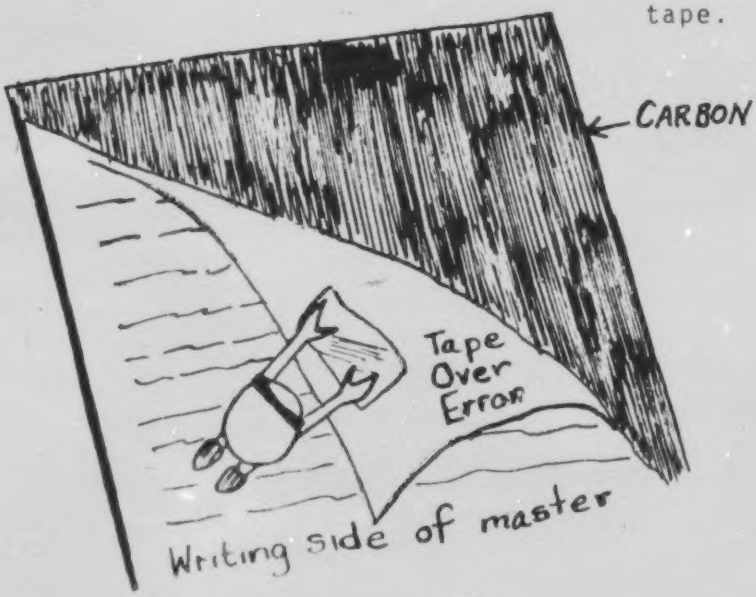
MADE A MISTAKE? ? ? ? DON'T WORRY--YOU CAN FIX IT.

One way to make a correction on a master is to 'scrape off' the error. Another way to correct a mistake is to cover it. That really does make sense since it's that messy carbon on the back that will make the copies--so if you get rid of the carbon, you get rid of the error.

Remember the carbon is messy, so be careful that you don't smear it with your hands as you scrape or cover errors. You are likely to get the purple on your hands, and even though it does wash off, sometimes it's hard to get all off, and it is very easy to get the purple off your hands on to your face if you scratch your nose before washing your hands.

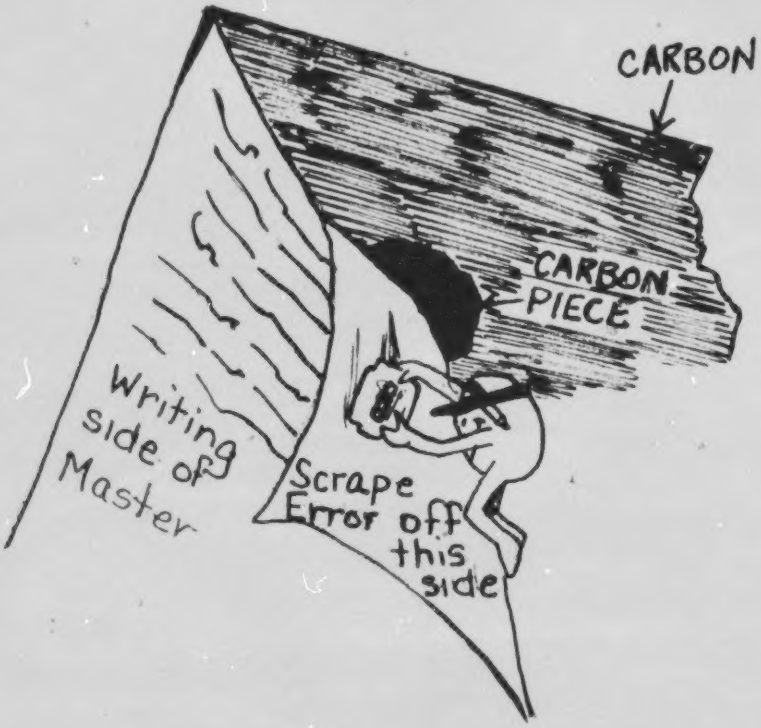
Now where did you make that mistake??? You drew a line in the wrong place? You made your letter crooked? You can 'scrape' it off or you can just cover it with a piece of special tape. Just be sure you are doing all this scraping and covering-up on the back side of your master--on the messy side. You did get that didn't you--on the back of the paper, not on the side you have been writing on. You don't even have to correct the side you write on.

Here "Little Peep" is covering the error with special tape.



One of the best things to use to scrape off an error is a razor blade. (Be careful!!! You don't want blood all over your master.)

Now that you are ready to correct the error, pull the white sheet away from the carbon and look on the back--there is your error. Be sure you have the white sheet on a solid surface before you start scraping on the back because you don't want to get a hole in it. Gently scrape all the carbon off that you don't want to reproduce. It removes easily but you have to get it all off. Now the trick to correcting your mistake so that no one will ever know you made it is to take a fresh piece of carbon (just tear off the corner you aren't going to use like "Little Peep" has done below), place it on the scraped off place--then turn back over to the side you write on and this time PLEASE do it right. (After you 'do it right', look on the messy side and see how neat this corrected, also remove the little piece of carbon you put there to help with your correction.



FINISHED ? ? ?   GREAT ! ! !

But remember if you did make a mistake, and you need 20 copies for the team, you'll end up with a mistake on each copy--20 mistakes.

SO

Next--PROOFREAD. Go over ever little bit of the work and make sure it is just like you want it.

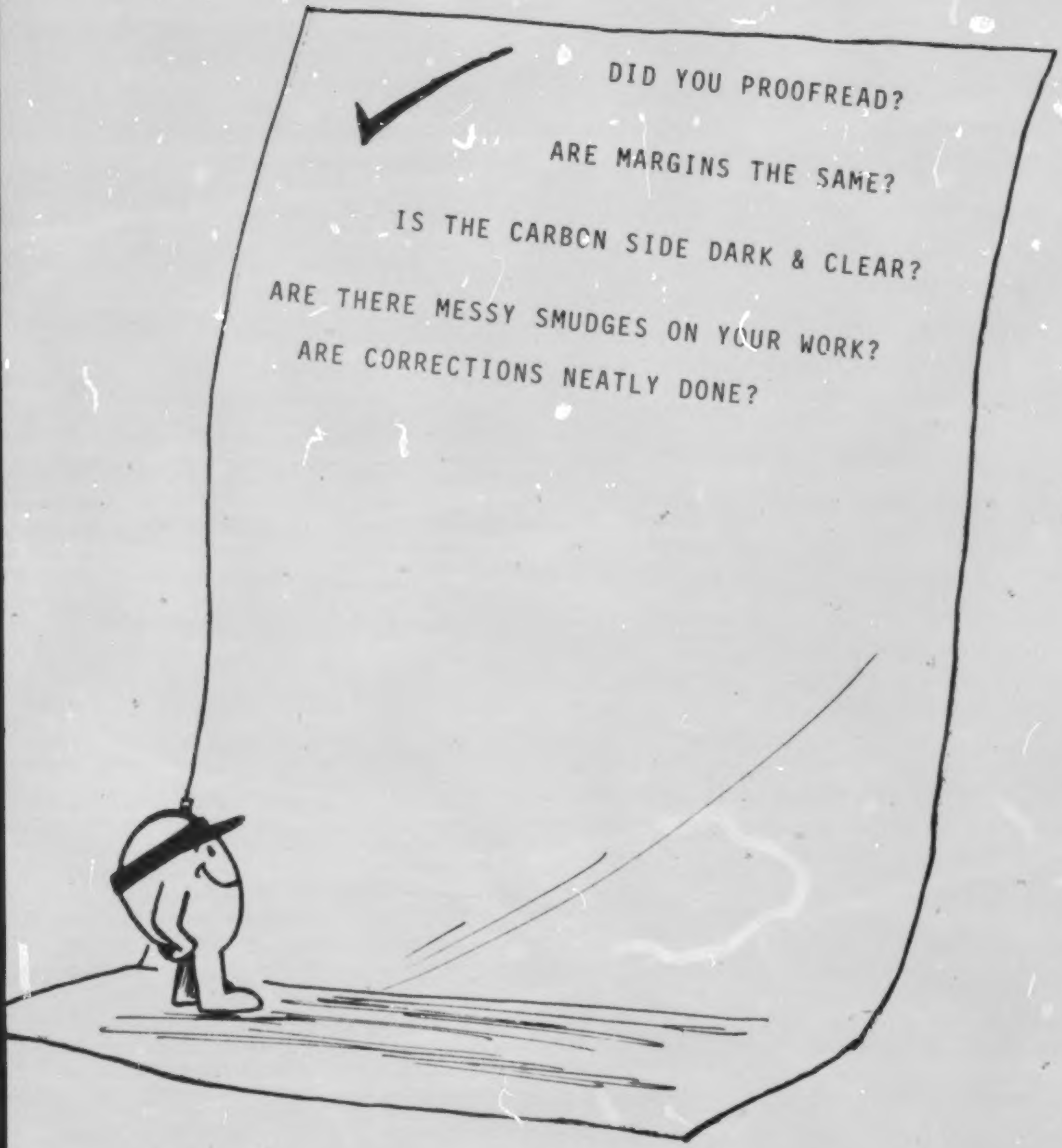
A job well done, huh? But before you make copies, you must make sure it is just what coach wants.

Now isn't that just like an adult?
Didn't do it the right way the first
time, so you have to make a change.

Coach has decided he didn't word the top just the way he wants it. He asks that you please change the "movement of players" to read "movement of individual players".

Just scrape off the word players--put your fresh carbon over the scrapped area and turn back to the front and write the words "individual players". Now that wasn't so hard when you know just how to do it. (If you haven't made an error before and you don't know how to correct it, you'll have to read the information on how to make a correction as you work.)

Again proofread to make sure it's just the way you want it, and take it back to coach for approval. Before taking it to coach, go over the check-list on the next page.



DID YOU PROOFREAD?

ARE MARGINS THE SAME?

IS THE CARBON SIDE DARK & CLEAR?

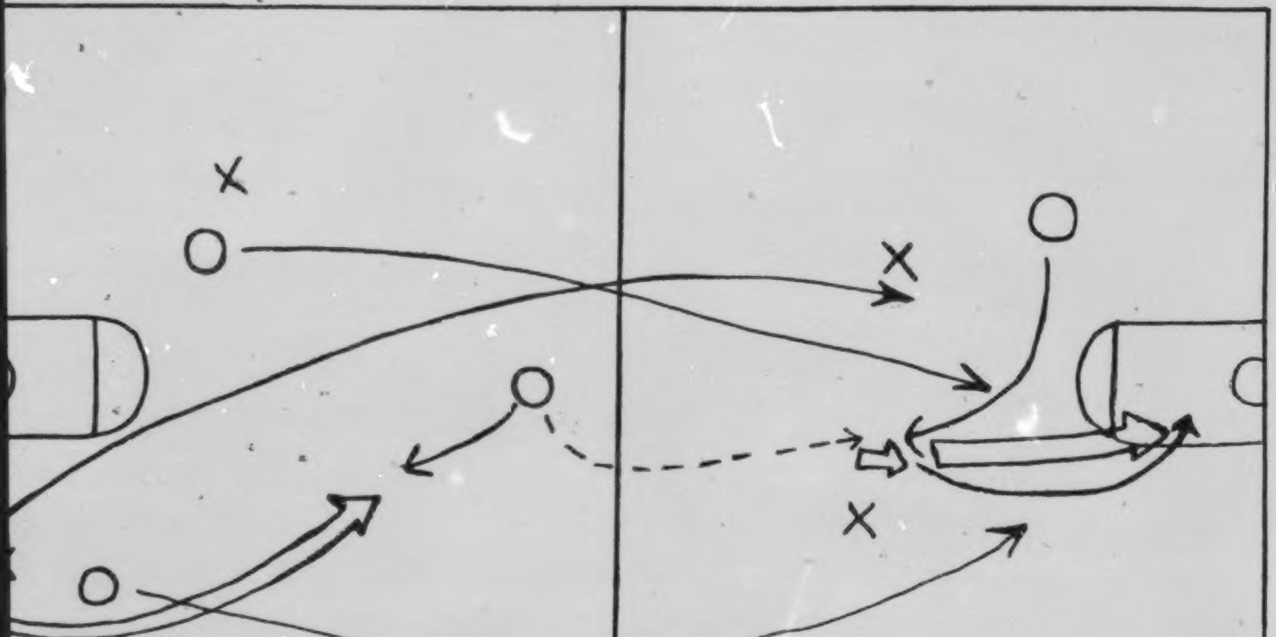
ARE THERE MESSY SMUDGES ON YOUR WORK?

ARE CORRECTIONS NEATLY DONE?

Coach this time is going to be your teacher, and you must now take your completed work to your teacher for his/her "OK" before you go to the next packet that will tell you how to run the copies you need. Also complete attached attitude sheet for teacher.

Offense for Full Court Press

O – offensive players
X – defensive players
⇗ – passes
- - -> – dribbling
↗ – movement of players



WORKSHEET A

Name ________________________________

Occupational Cluster & Number Business & Office I - Preparing a master

STUDENT ATTITUDE SHEET

Please check the block which best describes your feeling toward the activities which you have just completed.

SKILLS OR ACTIVITIES	Enjoyed it very much	Liked it	Didn't like it or didn't dislike it	Not very interesting	Didn't enjoy any part of it
1. Drawing & writing on the master					
2. Making corrections					
3. Getting my hands messy with the carbon					
4. Reading about why masters are used					
5.					
6.					
7.					
8.					
9.					
10. Are you now aware of jobs using these skills or activities?	Yes	No			
11. Would you like a job involving these skills or activities?					
12. Would you like to find out more about this area of work?					

13. Comments ________________________________

BUSINESS & OFFICE

OCCUPATIONAL CLUSTER:	Business & Office Occupations
OCCUPATIONAL FAMILY:	Typing, Stenographic and Secretarial Filing and Office Machines, and Clerical Occupations*

*Representative Job Titles with DOT Code

Secretary	201.368
General Office	219.388
Clerk Typist	209.388
Duplicating Machine Operator	207.884

OCCUPATIONAL TASK: Duplicating

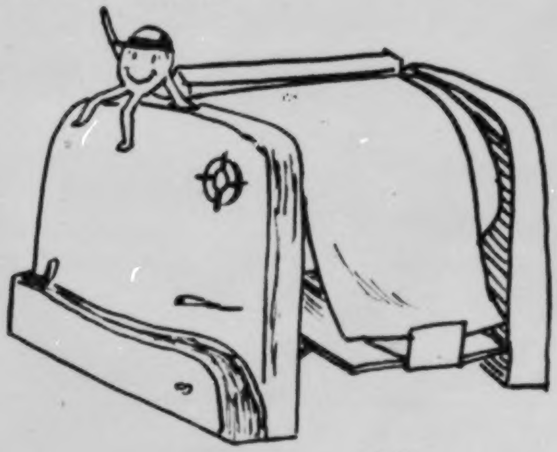
OCCUPATIONAL COMPETENCY: Operating the fluid duplicating machine.

LEARNING OBJECTIVES

After the completion of the learning activities the student will be able to operate the fluid duplicator producing good clear copies correctly positioned on the paper. This will give them a chance to find out if this type of work suits them.

SUGGESTED RESOURCES

Duplicating Machine Processes, South-Western Publishing Co. Consult an office practice text for additional information on purpose and operation of the fluid duplicator. Instructions are printed on the machine.



OPERATING THE FLUID DUPLICATOR

Before handing this packet to a student

1. Duplicate enough copies of this packet (white and pink sheets) to provide each student with a copy.

   Note: White sheets are reusable, and pink sheets are consumable.

2. Gather necessary materials which will consist of: (a) the master prepared in packet #1 (b) duplicating paper (c) fluid duplicating machine.

3. Read the background information in the student's packet if you are unfamiliar with this type activity.

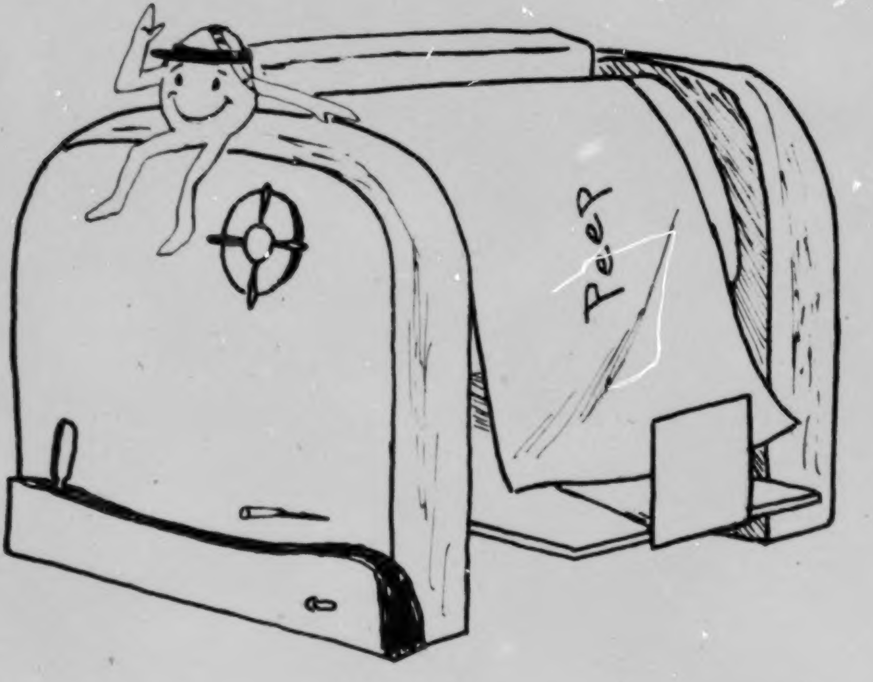
EVALUATION PROCEDURES

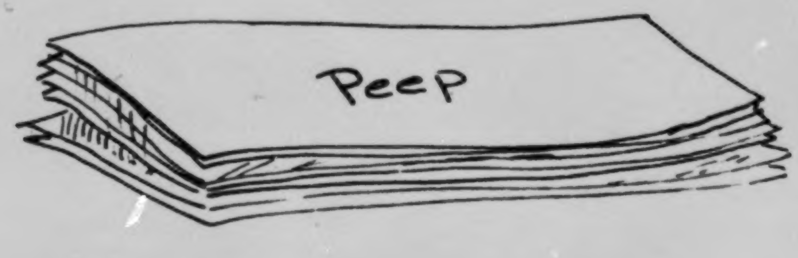
Use the check-list in the student's packet to evaluate the quality of the work. An attitude sheet will also be turned in by the student on completion of the packet. This will be helpful in determining the student's interest and enjoyment in a career involving this skill.

Prerequisite: Completion of PREPARING A FLUID MASTER (BO I)

OPERATING THE FLUID DUPLICATOR

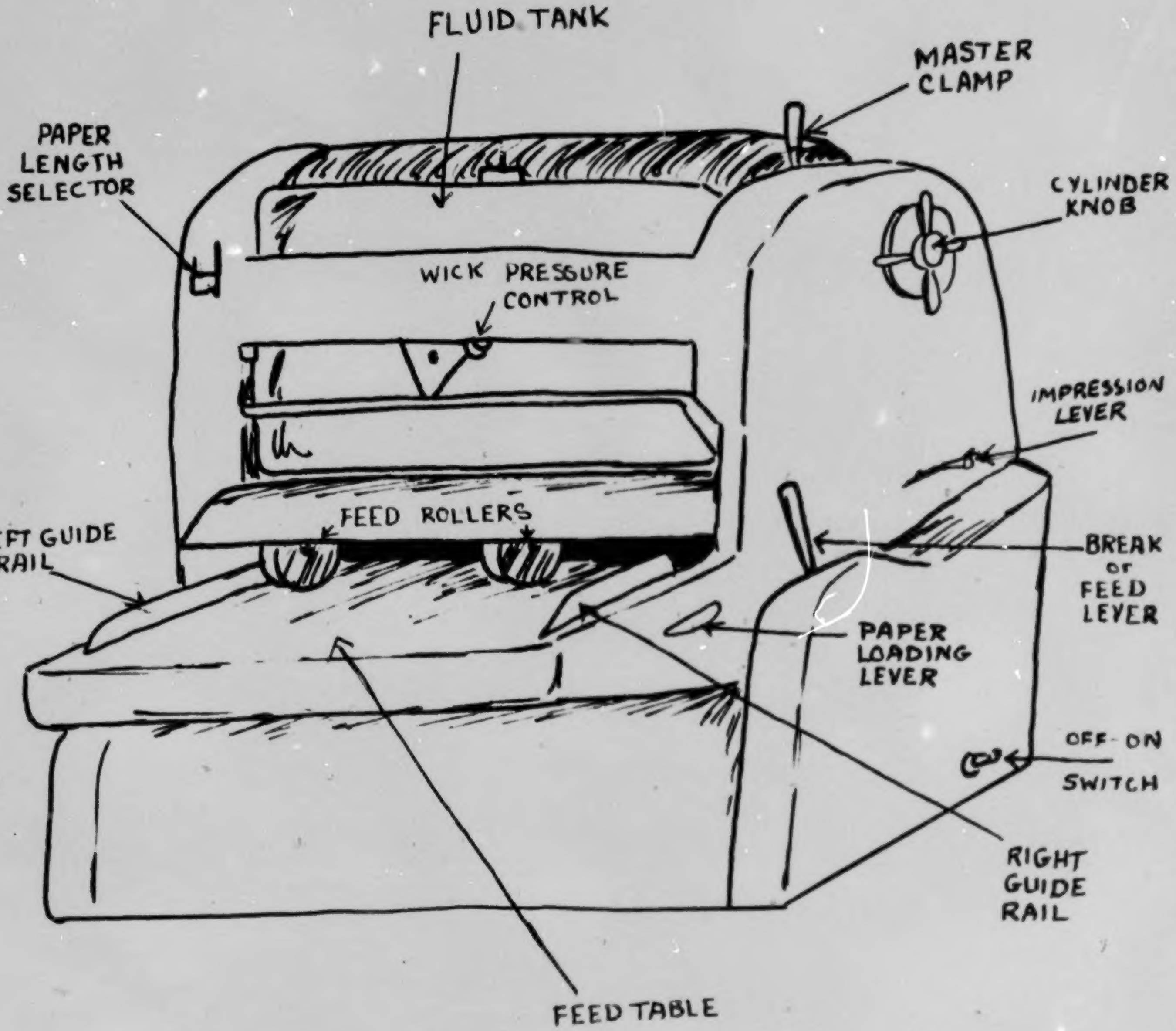
Prerequisite: Before doing this packet, you should have completed PREPARING A FLUID MASTER (BO I)





After completing the learning activities you will be able to operate the fluid duplicator producing good clear copies that are correctly positioned on the paper. This will give you a chance to find out if this type of work suits you.

DB


FLUID TANK
MASTER CLAMP
PAPER LENGTH SELECTOR
CYLINDER KNOB
WICK PRESSURE CONTROL
IMPRESSION LEVER
FEED ROLLERS
EFT GUIDE RAIL
BREAK or FEED LEVER
PAPER LOADING LEVER
OFF-ON SWITCH
RIGHT GUIDE RAIL
FEED TABLE

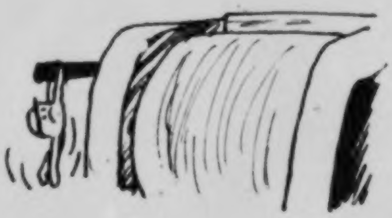
Had fun with the master?
Got your hands all purple?
But--you did end up with a good master!

Wanta' learn how to operate the fluid duplicating machine?

Makes quick work of making 50 copies.....

Hey, this could be your good deed for the day. Now that's really a good scout.

Woops, the machine can cause problems. But, heck, that's part of the fun.



You have your master which you prepared with great care (I hope.). Well, if you did, you can make good copies from it, if you turned out a sloppy master, then you just may as well expect some sloppy copies. Regardless, sloppy or beautiful, you're in for some fun in learning to run the duplicating machine.

Duplicating many copies from one saves much time and money for people in business and there is a demand for people who know how to operate office machines (and the fluid duplicator is an office machine.)

The fluid duplicator is one of the most popular duplicators. There are other names for the fluid duplicator--direct process duplicator--liquid process duplicator --or one of the most popular names is the DITTO machine. I personally like this name the best, how about you?

Businessmen like the DITTO because it is one of the cheapest and quickest ways to make copies. You can make as many as 300 copies from your original copy. Most masters are purple, but you can get the carbon backing that will duplicate in red, green, silver, blue, etc. They are pretty, but they normally will not run as many copies from one master. Since the copies are purple, most business offices use the DITTO to reproduce material that will be used within the office. They want any work that leaves the office to look like it may have been typewritten, so they prefer black print.

Also, you must be careful about the paper you use to run off the copies. This paper should be smooth when you run your fingers over it. Since there is a fluid used to transfer the carbon to the paper, the fluid would smear if the paper would be too rough and absorb too much fluid at a time.

As we said about the person who prepared the master copy, you can find many jobs that would require the skills of preparing and running copies from a master. Depending on the job, you may earn a very good salary or the salary may be rather low. (A church secretary doesn't make much, but most people do this job because they enjoy it so much.)

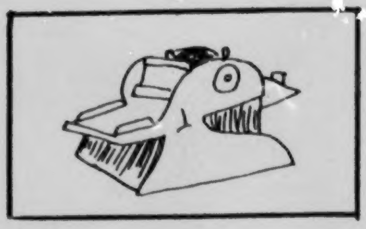
When you prepare the master it is important that you be neat with your work. This is also true about the duplicating machine operator. You can get as much carbon on you when you run copies as you can when you prepare the master. Also since you are running copies, if you have the carbon on your hands, it's very easy to get the mess on your copies. Be careful. You should be able to proofread carefully, since it is important that you check the first copy you run to make sure it is just the way you want all copies to be.

Oh yes! You gotta' clean up your own mess, so be careful to make as little mess as you can.

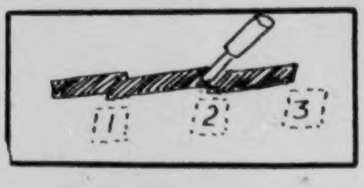
LEARNING ACTIVITIES

You must become familiar with the machine. Take a good look at it. The instructions are printed right on the machine, if you forget how to operate it, you can always read the instructions but we have tried to make it easier by having Little Peep show you what to do.

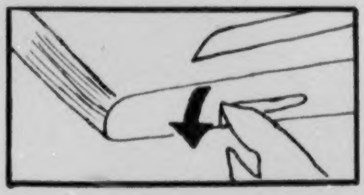
Most machines do have instructions printed on them, so read over them first. You may want to refer back to them.



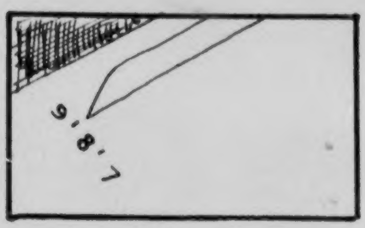
To prepare the machine for duplicating, set the impression lever at the first or second notch. There it is down at the bottom.



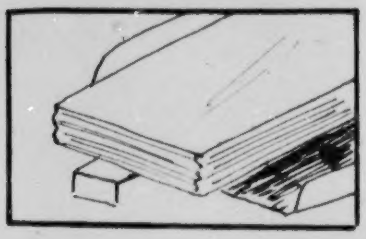
Press down on the paper loading lever. (It's on the side that you put the paper in.)



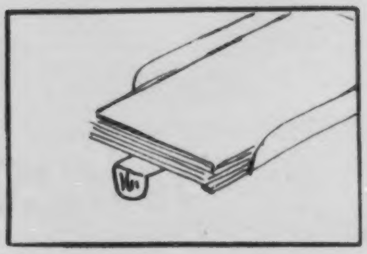
Move left guide rail to scale marking for width of paper being used. If the paper is longer than 11 inches, pull out the extension on the feed tray.
(This paper is 8 1/2" x 11")



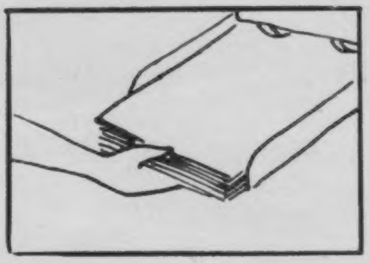
Place about 1/2" of paper on your feed table with left side of stack touching left guide rail.



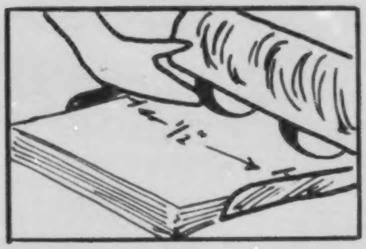
Move right guide rail up to the paper stack and then back off slightly.



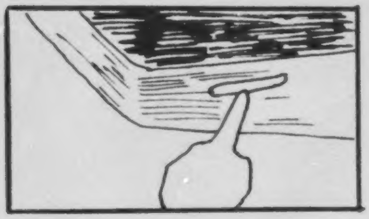
Slide paper forward as far as possible.



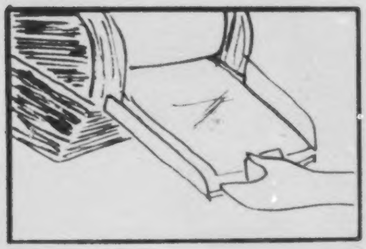
Move feed rolls approximately 1/2" to 3/4" inside guide rails. (They should be there, but check to make sure.)



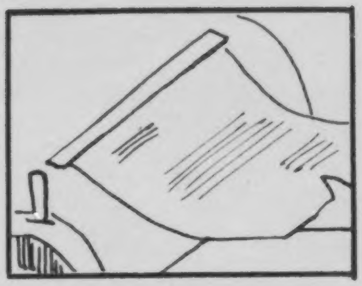
Raise paper loading lever.



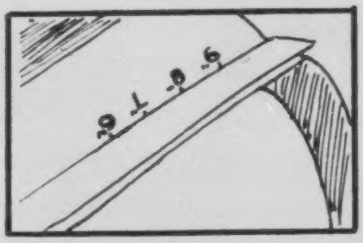
Place a sheet of paper in the receiving tray (on the other end of the machine) and adjust the back stop. (This keeps the papers from sliding against each other and smearing.)



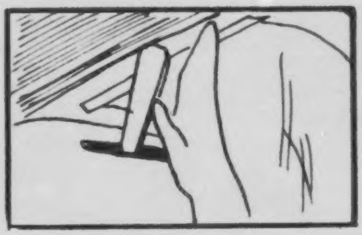
Move the master clamp to open and position the master on the cylinder. Now be sure the messy side of the master is facing up. Remember it is the carbon from this messy side that comes in contact with the fluid and reproduces onto the copy paper.



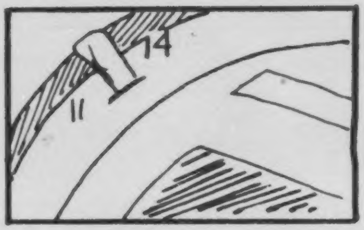
Notice the scale markings on the clamp; they correspond with the scale markings on the feed table. (See how this works?) Be sure your master is in the same position that you have the paper positioned inside the guide rails. OK?



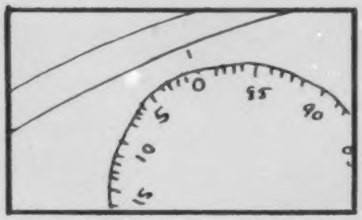
Now close the master clamp.



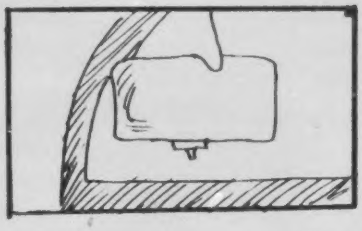
If your master is 11" long or less, set the master selector at 11. If it is longer than 11", (or the paper you are going to reproduce on is longer than 11") set the lever at 14.



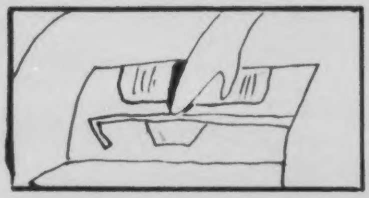
Next set the counter at "0". Every time a piece of paper goes through the machine, it "counts" that page.



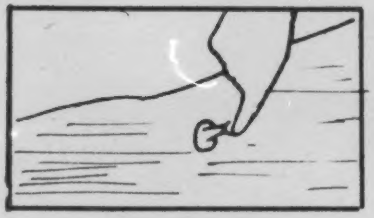
Pick up the fluid tank and place it in the bracket with the spout down.



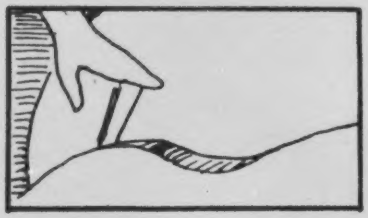
Turn the wick pressure control to operating position (down). Press down firmly. It is hard to push and you have to press firmly to get it into position.



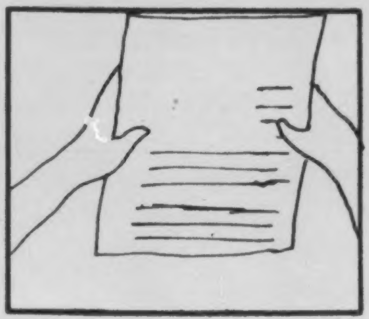
Turn on the motor switch. (The machine will not run since you still have the break on.)



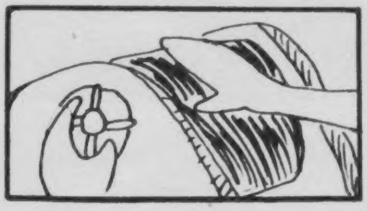
Move the feed lever (break) to the right, let one copy go through and return the lever to center position.



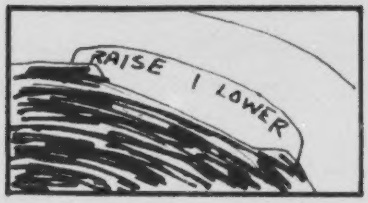
Look at the copy carefully. Are there any errors on it? Is it clear, clean, centered on the paper the way you want it? It's not too late to remove the master and make a correction. You can move the master to the right or left to give more of a margin on your copy paper. In fact it's even possible to make the copy higher or lower on the **paper**.



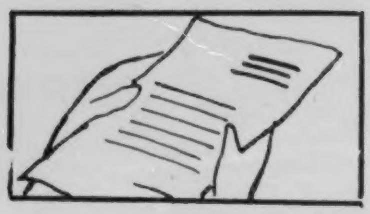
If you need to reposition the copy up or down on the paper, loosen the front knob and move the large cylinder.



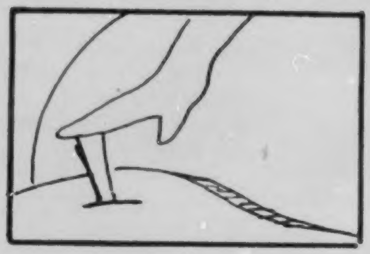
Check the cylinder position to see how far up or down you are moving it. Now don't get carried away and go too far, you'll just have to do it again.



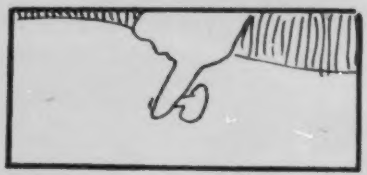
Your copy looks pretty good? It's on the paper where you want it? Great.



Move the feed lever to the left and the paper will automatically feed through the machine. When you have ten copies, release the feed lever. (Move it back to the center position.)



Turn off the duplicator.



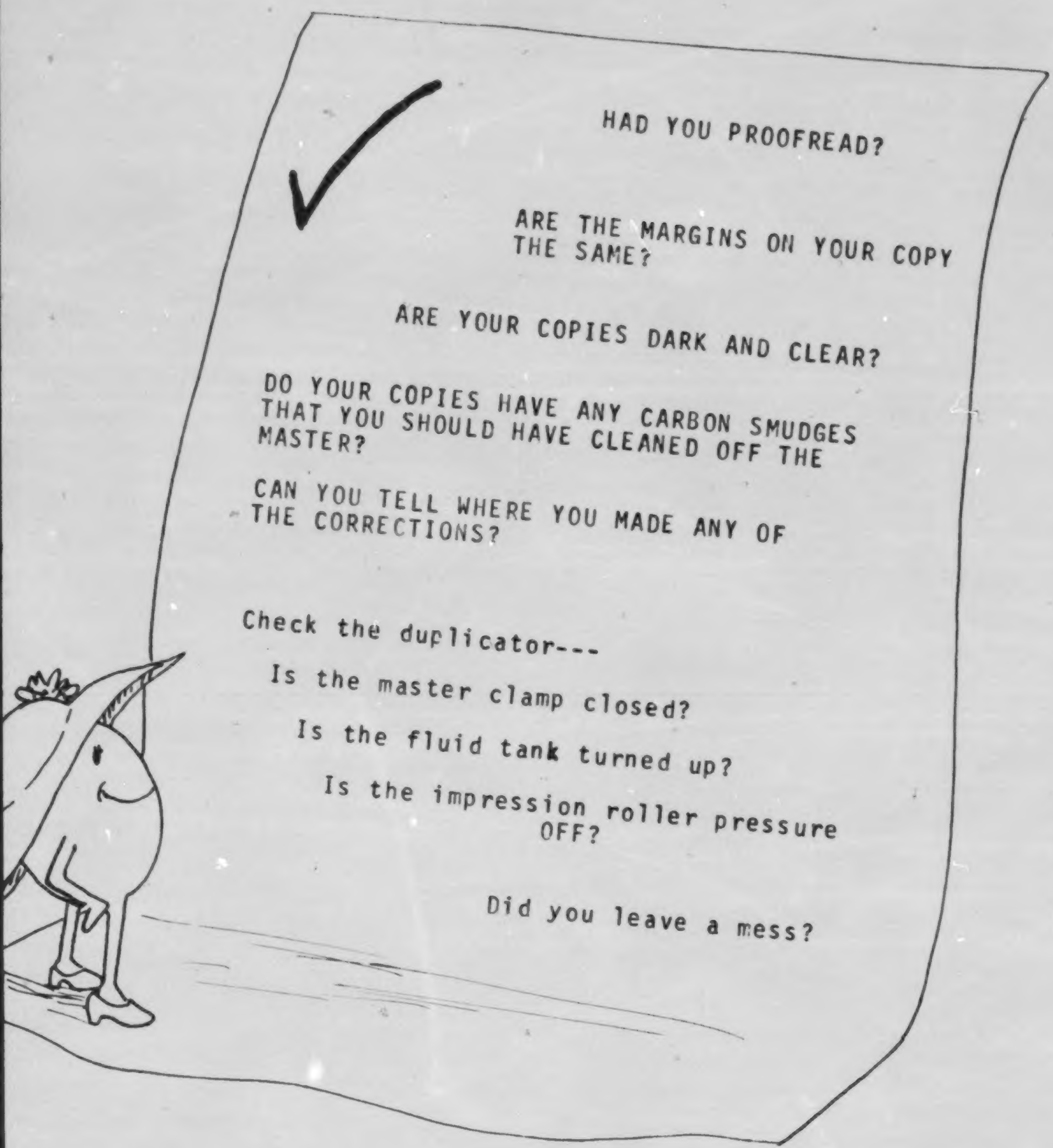
Wasn't that easy, and aren't you pleased with your work? How much purple have you gotten on your hands?

Well it's time to put the machine away, take your master off and keep it if you may want to run more copies later, or you may throw it away if you're sure you will never use it again. Better check with Coach on this. If you want to keep it, place the protective sheet behind it and lay it with your copies.

When you removed the master from the machine, you did close the master clamp, didn't you. Now pick up the fluid tank and place it spout up in the bracket.

Next be sure you release the wick pressure control. Remember how hard it was to press down, well, it's a little hard to release, too.

Move the impression roller pressure lever to OFF. Push down the paper loading lever, take out any unused paper and put it away. If there is a cover to the duplicator, cover it.



HAD YOU PROOFREAD?

ARE THE MARGINS ON YOUR COPY THE SAME?

ARE YOUR COPIES DARK AND CLEAR?

DO YOUR COPIES HAVE ANY CARBON SMUDGES THAT YOU SHOULD HAVE CLEANED OFF THE MASTER?

CAN YOU TELL WHERE YOU MADE ANY OF THE CORRECTIONS?

Check the duplicator---

Is the master clamp closed?

Is the fluid tank turned up?

Is the impression roller pressure OFF?

Did you leave a mess?

Hand the copies to coach (teacher) for his/her approval. Please complete the attached attitude sheet, also.

(If you need to, you may ask to go wash your hands.--I hope you don't need to.)

Name ______________________________

Occupational Cluster & Number Business & Office II

STUDENT ATTITUDE SHEET

Please check the block which best describes your feeling toward the activities which you have just completed.

SKILLS OR ACTIVITIES	Enjoyed it very much 	Liked it 	Didn't like it or didn't dislike it 	Not very interesting 	Didn't enjoy any part of it
1. Operating the duplicator					
2. Cleaning up the mess					
3.					
4.					
5.					
6.					
7.					
8.					
9.					

	Yes	No
10. Are you now aware of jobs using these skills or activities?		
11. Would you like a job involving these skills or activities?		
12. Would you like to find out more about this area of work?		

13. Comments ______________________________

____

____

BUSINESS AND OFFICE

OCCUPATIONAL CLUSTER: Business & Office Occupations

OCCUPATIONAL FAMILY: Stenographic, Secretarial and Related Occupations*

*Representative Job Titles with DOT Code

Medical Secretary	201.368
Legal Secretary	201.368
Social Secretary	201.268
Financial Secretary	201.368
Court Reporter	202.388

OCCUPATIONAL TASK: Learning to write Gregg Shorthand

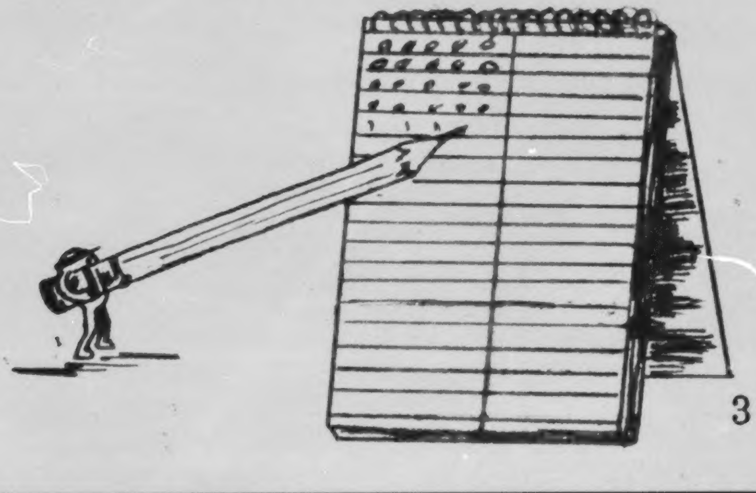
OCCUPATIONAL COMPETENCY: Developing an introductory level skill in Gregg Shorthand using 7 different symbols for letters and 4 punctuation-symbols.

LEARNING OBJECTIVES

After completion of the learning activities, the student will be able to write several words in Gregg Shorthand using the symbols for a, e, s-z, f, v, n, and m and to write the shorthand characters for a question mark, period, paragraph mark, and capitalization mark, and have a chance to find out if this type of work suits them.

SUGGESTED RESOURCES

This packet is self-contained, but you may want to consult Gregg Shorthand by Gregg Division/McGraw-Hill Book Co., New York.



LEARNING TO WRITE GREGG SHORTHAND

Before handing this packet to a student

1. Duplicate enough copies of this packet (white and pink sheets) to provide each student with a copy.

   Note: White sheets are reusable, and pink sheets are consumable.

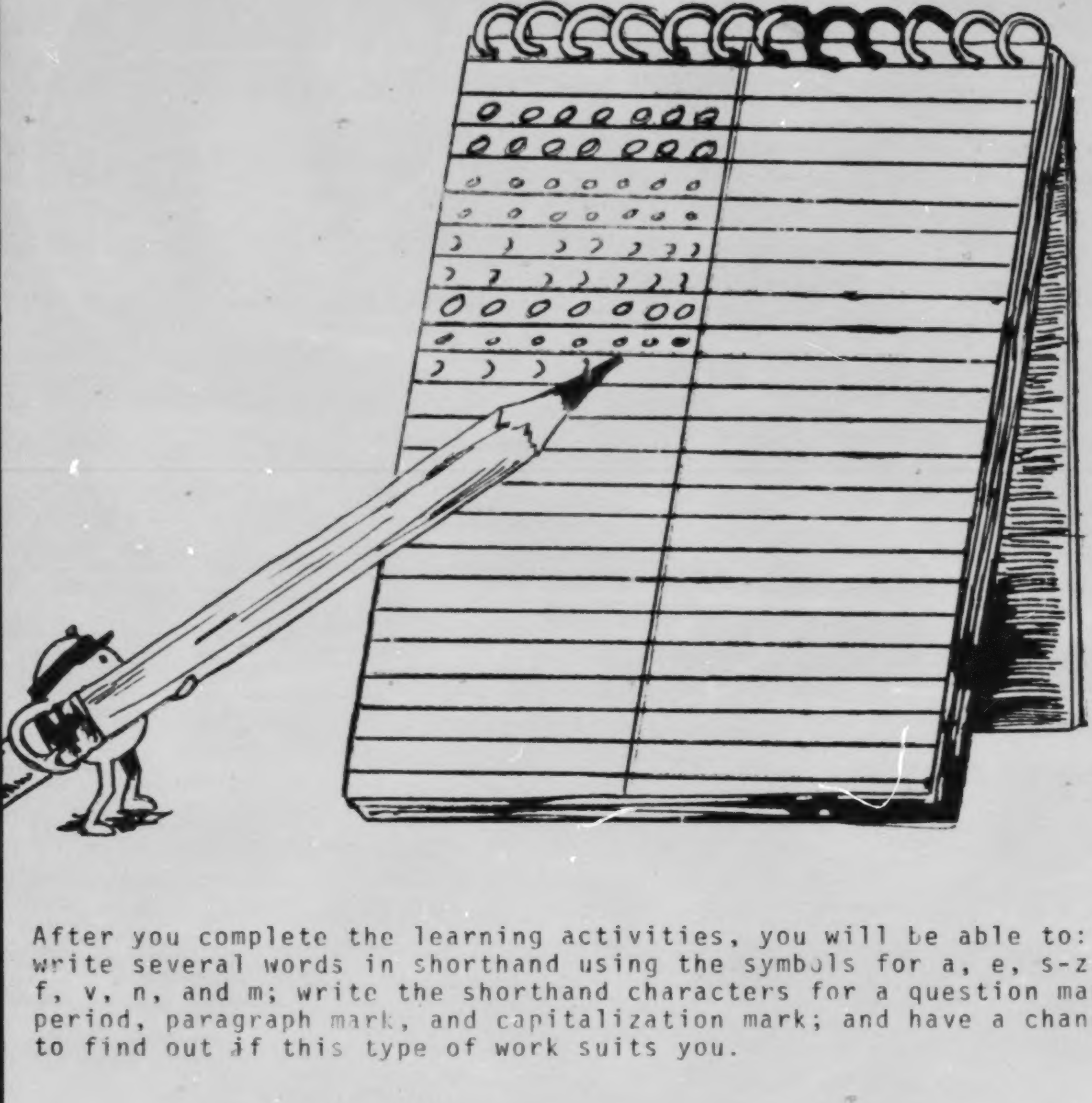
2. Gather necessary materials which will consist of: (a) ink pen and (2) paper from steno pad (may substitute by using notebook paper).

3. Read the background information in the student's packet if you are unfamiliar with this activity.

EVALUATION PROCEDURES

Use the last activity in the student's packet to evaluate the quality of the work. An attitude sheet will be turned in by the student on completion of the packet. This will help in determining interest in a career involving this skill.

LEARNING TO WRITE GREGG SHORTHAND



After you complete the learning activities, you will be able to: write several words in shorthand using the symbols for a, e, s-z, f, v, n, and m; write the shorthand characters for a question mark, period, paragraph mark, and capitalization mark; and have a chance to find out if this type of work suits you.

DB

Want to learn a new language?

Have fun, too?

Take a
letter for
your boss.

Write notes for a class.

Advance to a higher position.

If you are considering a career as a secretary, shorthand is a skill you will need. Gregg shorthand is a pen and pencil system of symbols, letters and words arranged into a language code.

When you have learned this system, you will find it easy to write and read. You will see how much faster it is to write down information in shorthand than it is in longhand.

Many types of businesses need the services of secretaries. A secretary is one who aids the employer by taking care of the mail, keeping records, typing, answering the telephone, using office machines, and taking dictation. Taking dictation means writing down what is said in a special system which is called shorthand.

A good secretary is a real asset to a business. Good secretaries give employers more time to make important decisions by taking care of other details for the employer. A secretary often has to make decisions on her/his own and assume responsibility for the decisions.

There are different types of secretaries; for example, medical secretary, legal secretary, court reporter, executive secretary, and school secretary. Surveys show that there will be a need for more secretaries in the future.

Pay for secretaries is based on several things; such as, where you work, whether you work in a large or small office, kind of business, duties, education, and experience.

To be a good secretary, you must not only be able to take shorthand and type accurately, but you also need a thorough knowledge of English grammar. Because of the nature of a secretary's job, you need a pleasing personality. You must also be mature, be poised, be tactful, be able to understand the workings of an office, be able to work well with other people and be neat and accurate in all your work.

The basic requirements for entering a secretarial position are graduation from high school and a thorough knowledge of office skills. Some positions require training beyond high school and some require previous experience. While in high school, you should take the following courses if you are considering a career that involves shorthand: shorthand I and II, typing I and II, office practice, bookkeeping I, and business math.

Shorthand can also be useful even if you do not plan on becoming a secretary. It can aid you in taking notes while in college or can benefit you for other personal reasons. It may help you in obtaining the career you want. For example, if you want to be a manager, you may find shorthand will enable you to obtain an initial job in a company. From this first job, you can work hard and advance as positions open. Very seldom does anyone walk directly into a management position.

LEARNING ACTIVITIES

Now that you have read about what Gregg shorthand is and how it can aid you in a career or in your personal life, let's learn how to write some shorthand. This should be fun if you read the directions and follow the illustrations.

When writing shorthand, you write only the letters you hear. For example: take the word "know." What letters do you hear? That's right. You hear only the letters n and o. So when writing this in shorthand you would use only the symbols for n and o.

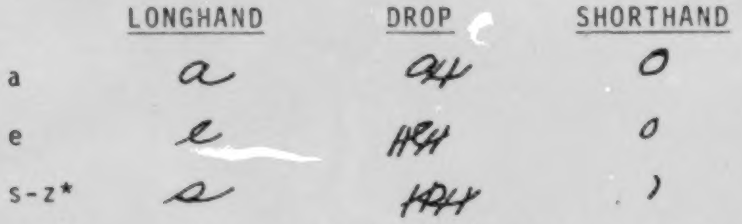
Write down the letters you hear in these words:

say   see   name   stay   day   team

Here is the way you should have written the words:

s-a   s-e   n-a-m   s-t-a   d-a   t-e-m

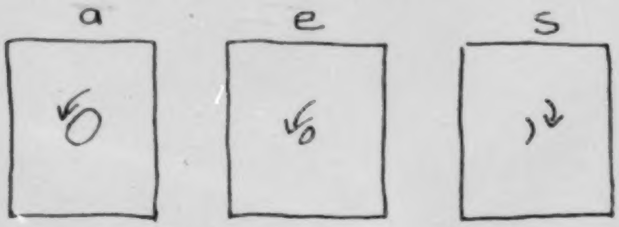
Did you get all of them right? GOOD--NOW let's see how longhand letters are shortened to form the shorthand symbol.

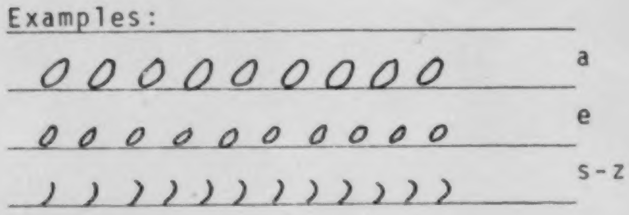


*Since s often has the sound of z in longhand, the same symbol is used for both in shorthand. Remember you only write what you hear.

NOW we are ready to write some shorthand. Before doing so make sure you have an ink pen and some shorthand paper.

Look at the way the characters or symbols are shown below for making an a, e, and s-z. Practice writing two lines of each of these. Keep in mind that you are to write these not draw them. Don't expect your outlines to be perfect. Make symbols in direction indicated by arrow. The "a" should be made about one half the size of the line as shown. The "e" should be about half the size of the "a." The "s" will take up about one third of the line as shown below.





How do your symbols look? Do they look like the above illustration. Are you ready to write some words in shorthand? GOOD--TURN THE PAGE AND LET'S GO.

You are now ready to write some words using these characters. The illustrations for each word are given below in Illustration A. Before writing the words, study the steps given in Illustration B so you will know which character to write first.

ILLUSTRATION A

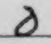
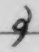
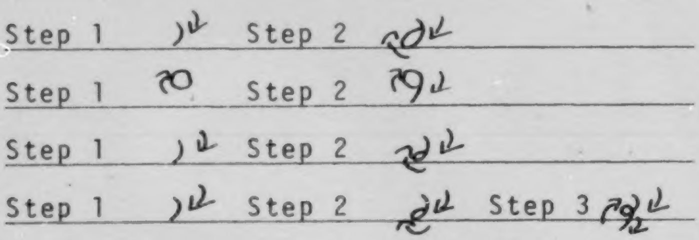
Key	Shorthand Code	Shorthand Word
say	s-a	
ace	a-s	
see	s-e	
sees	s-e-s	

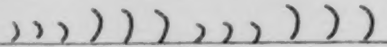
ILLUSTRATION B

After studying these steps below, write two lines of each word. If you have a lot of difficulty, ask your instructor for help.



Now that you have learned to write some words in shorthand, would you like to learn how to write other words? Before you can write more words, you need to learn some new outlines.

To make an "f" in shorthand, you use only part of the longhand letter. The shorthand f is a curve which is written downward. It is made like the s, only twice as big. The "f" will take up just a little over half of the line.

Compare: 

Write two lines of each of the above characters. Can you tell the difference between your "s" and "f". If not, practice again before going on.

Ready to learn those new words? O.K. Make sure you study Illustrations A and B carefully. Pay close attention to Illustration B so you will join the characters correctly.

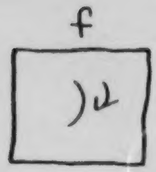


ILLUSTRATION A

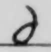
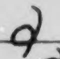
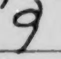
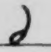
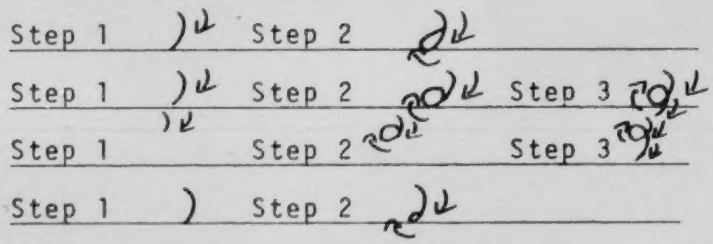
Key	Shorthand Code	Shorthand Word
Fay	f-a	
face	f-a-s	
safe	s-a-f	
fee	f-e	

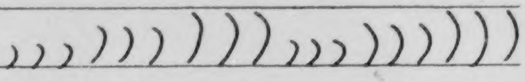
ILLUSTRATION B

Pay close attention to the way these words are written. Then write two lines of each of the words.



You are on your way now. Just look at how many words you have learned to write in shorthand. Would you like to learn some more. Well, let's go.

The shorthand character for the "v" is written the same as the s and f, only three times as big as the "s." The "v" will take up almost the whole line. Write two lines as shown below so you can see the difference in size.

Compare: 

Now that you know a new outline, you can write even more words. Look at Illustrations A and B and then write two lines of each shorthand word. Remember to look at the way the words are written in Illustration B.

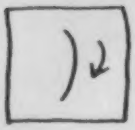


ILLUSTRATION A

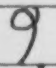
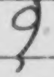
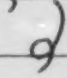
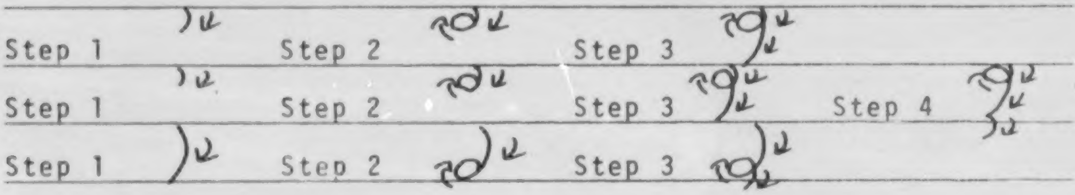
Key	Shorthand Code	Shorthand Word
save	s-a-v	
saves	s-a-v-s	
vase	v-a-s	

ILLUSTRATION B



How are you doing? Isn't this fun! You can really impress your friends now. You are now going to learn two more outlines.

Compare:	n __	Both the "n" and the "m" will be written on the line. Practice by writing two lines of each.
	m ____	

Write two lines of each of the following words after studying Illustrations A and B. In each of the following words, the "n" and "m" will be on the line when you write the words. They had to be written above the lines on the illustrations so you could see them.

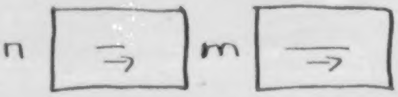


ILLUSTRATION A

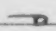
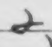
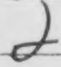
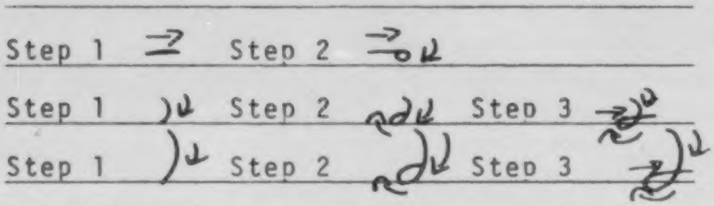
Key	Shorthand Code	Shorthand Word
knee	n-e	
seen	s-e-n	
vain	v-a-n	

ILLUSTRATION B


Step 1
Step 2
Step 1
Step 2
Step 3
Step 1
Step 2
Step 3

REMEMBER: When you write the above words, the "n" will be on the line

ILLUSTRATION A

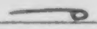
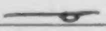
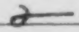
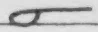
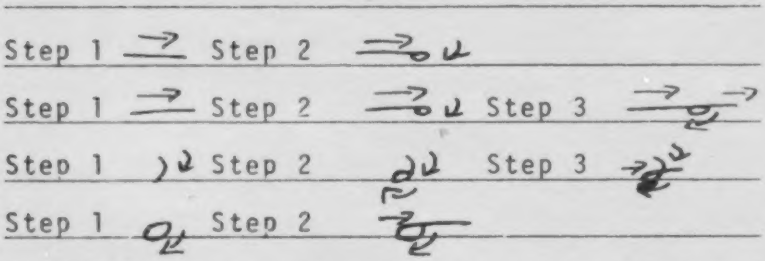
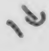
Key	Shorthand Code	Shorthand Word
me	m-e	
mean	m-e-n	
seem	s-e-m	
aim	a-m	

ILLUSTRATION B


Step 1
Step 2
Step 1
Step 2
Step 3
Step 1
Step 2
Step 3
Step 1
Step 2

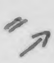
REMEMBER: When you write the above words, the "n" and "m" will be on the line.

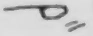
Before you can read or write sentences in shorthand, you will need to learn some punctuation marks. Below is the shorthand code for punctuation.

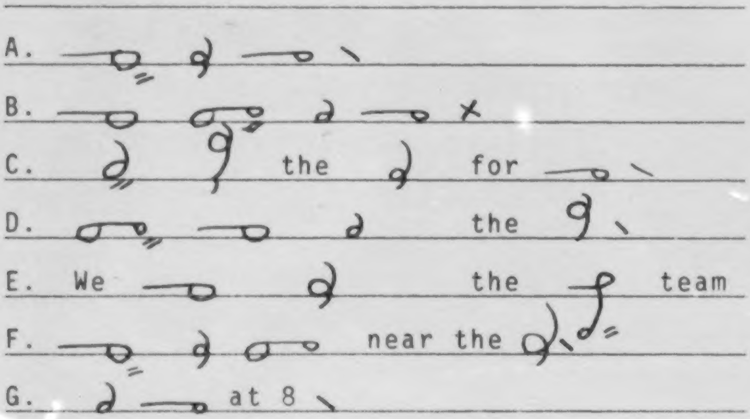
(a) period 

(b) question mark X

(c) paragraph mark >

(d) capitalization mark  (goes near bottom of word)

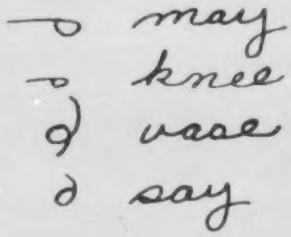
Now you are ready to read some sentences in shorthand. Read the following sentences spelling each shorthand word before you pronounce it; for example  m-a May. Refer to the key below if you need help.

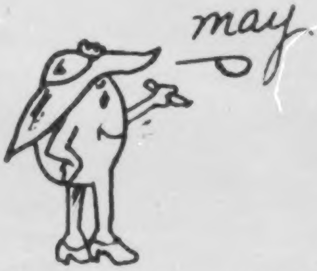


KEY: A. May sees me. B. May Amy see me? C. Fay saves the fees for me. D. Amy may see the safe. E. We may face the Navy team. F. May sees Amy near the vase. G. See me at 8.

Before you do your last activity in this unit on shorthand, you might want to try the following. Write the words below in both longhand and in shorthand to see the difference in speed.

Example: may
knee
vase
say





See how much faster it is to write in shorthand!!! You might want to have a race with a friend who can't write shorthand. Have her/him write the word in longhand while you write it in shorthand. Bet you win!

Now you are ready to do your final activity on the next page. When you finish with it, do the attitude sheet at the end of this packet then turn both into your teacher.

REVIEW PRACTICE SHEET

Now that you have learned how to write some outlines and words in shorthand, let's see if you can do the following activities without looking back at the packet.

1. Write the following characters in shorthand:

____

a ____________________ v ____________________

e ____________________ n ____________________

s-z ____________________ m ____________________

f ____

2. Write the following words in shorthand.

____

say ____________________ knee ____________________

see ____________________ me ____________________

face ____________________ aim ____________________

vase ____________________ May ____________________

3. Write the following punctuation marks in longhand.

a. \

b. X

c. >

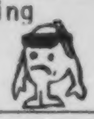
d. //

Name ____________________

Occupational Cluster & Number Business & Office III

STUDENT ATTITUDE SHEET

Please check the block which best describes your feeling toward the activities which you have just completed.

SKILLS OR ACTIVITIES	Enjoyed it very much	Liked it	Didn't like it or didn't dislike it	**Not very interesting** 	**Didn't enjoy any part of it**
1. Do you like to write					
2. Do you like to memorize new things					
3. Did you enjoy working with the new symbols					
4. Would you like to learn more shorthand symbols					
5.					
6.					
7.					
8.					
9.					
10. Are you now aware of jobs using these skills or activities?	Yes	No			
11. Would you like a job involving these skills or activities?					
12. Would you like to find out more about this area of work?					

13. Comments ____________________

BUSINESS AND OFFICE

OCCUPATIONAL CLUSTER: Business & office occupations

OCCUPATIONAL FAMILY: Clerical occupations, general clerk, accounting clerks, telephone operators, stock clerk*

*Representative Job Titles with DOT code

General clerk	219.388
Accounting clerk	219.488,010
Telephone operator	235.862
Pharmacist	266.158
Chemist	022.081

OCCUPATIONAL TASK: Determining likenesses and differences.

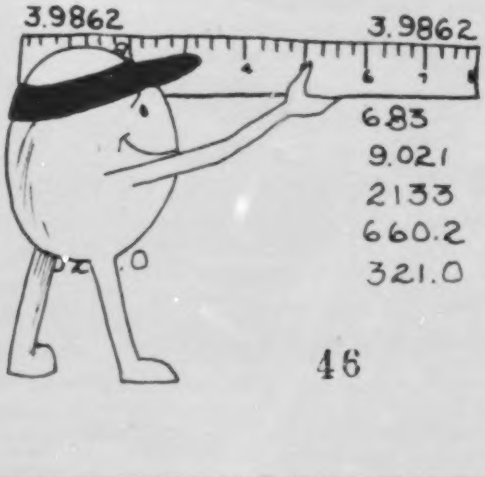
OCCUPATIONAL COMPETENCY: To be able to quickly tell if pairs or series of numbers, words or symbols are alike or different.

LEARNING OBJECTIVES

Upon completion of this packet the student will be able to see likenesses and differences in numbers, symbols, and word series; express views on jobs that would require this skill; and have a chance to find out if this type of work suits them.

SUGGESTED RESOURCES

Any record keeping book, any general office procedures or secretarial office procedures book, or any clerical and civil service training book will have examples and exercises that may be used to reinforce this skill.



DETERMINING LIKENESSES AND DIFFERENCES

Before handing this packet to a student

1. Duplicate enough copies of this packet (white and pink sheets) to provide each student with a copy.

   Note: White sheets are reusable, and pink sheets are consumable.

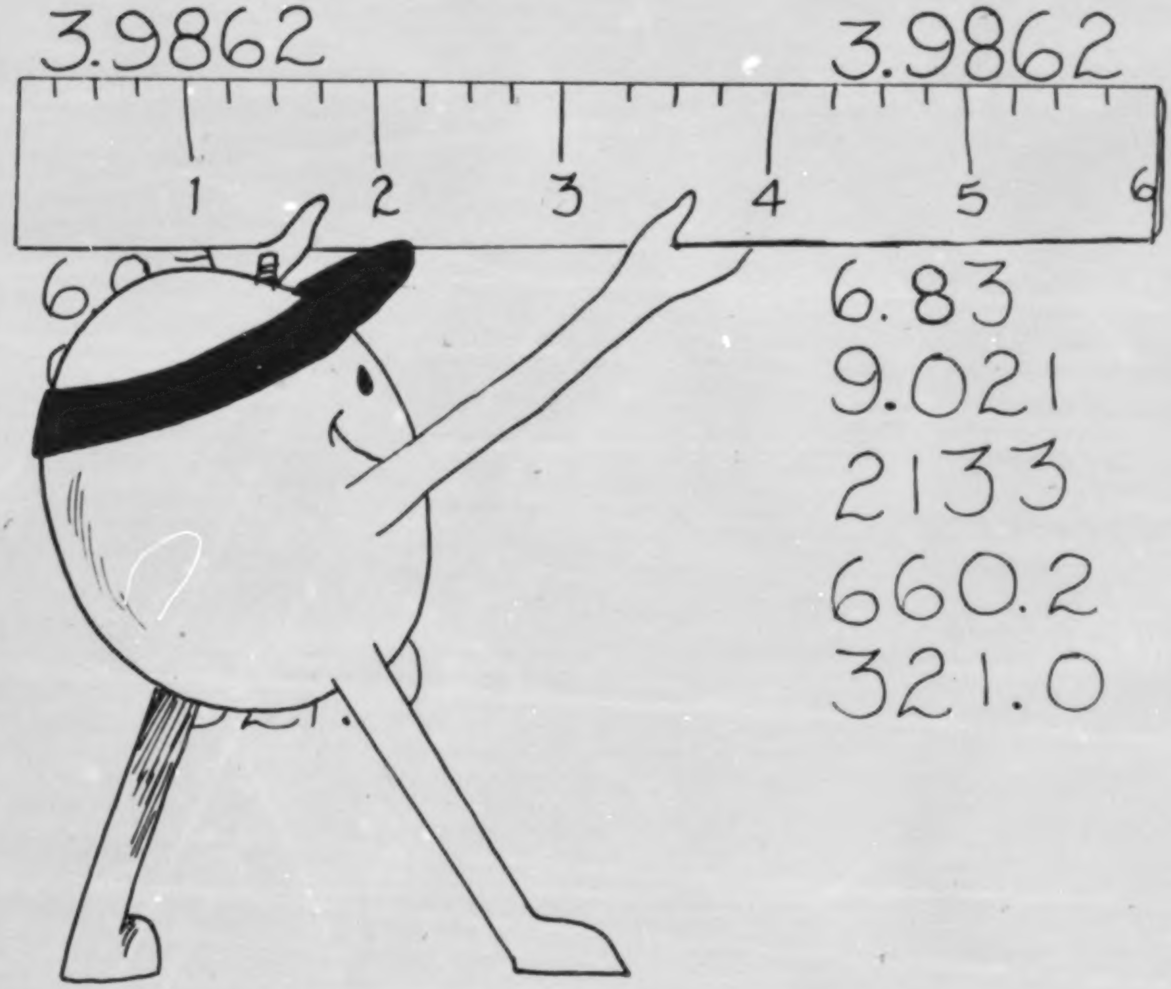
2. Gather necessary materials which will consist of some type of timer. (A stop watch would be very good.)

3. Read the background information in the student's packet if you are unfamiliar with this activity.

EVALUATION PROCEDURES

Talk with the student concerning the points listed in the student's check section. The discussion on these points and the attitude sheet will be helpful in determining the student's interest in a career involving this skill.

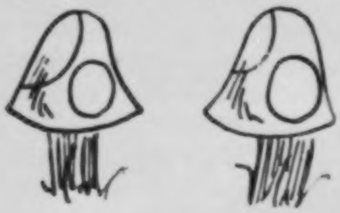
DETERMINING LIKENESSES AND DIFFERENCES


3.9862
3.9862
1
2
3
4
5
6
6.83
9.021
2133
660.2
321.0

Upon completion of this packet you will be able to see likenesses and differences in numbers, symbols, and word series; express views on jobs that would require this skill; and have a chance to find out if this type of work suits you.

DB

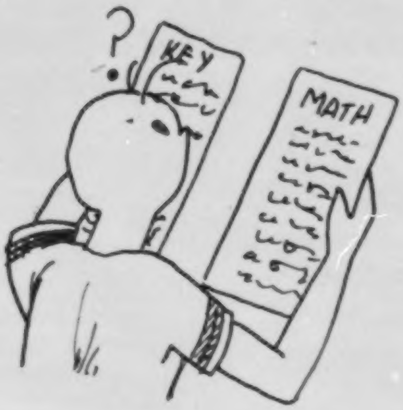
Are these alike or is there a little bit of difference?

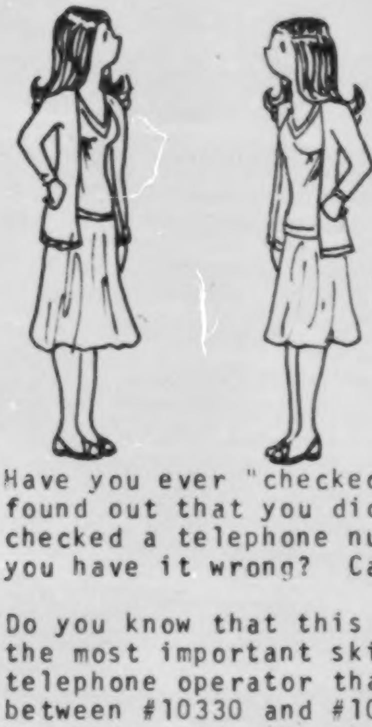


I need another handle for my coffee pot, but it must be the same if it is to fit properly.

Are these the same?

I'm to check my math paper with the answer key. I must catch each answer that is different. Will I be able to see all the differences?





Martha and Marsha are twins. I have trouble telling them apart. They say to check their hair, Martha's hair is always parted on the right side and Marsha's is parted on the left.

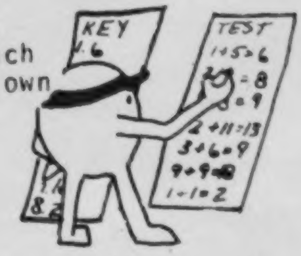
Have you ever "checked" papers in class or for your teacher and found out that you did NOT catch a mistake, or have you ever checked a telephone number against one you wrote and found out you have it wrong? Can you tell one twin from another?

Do you know that this is really a skill and in many jobs one of the most important skills you can have. Could you imagine a telephone operator that cannot immediately see the difference between #10330 and #10030? Have you ever bought nails, screws, brackets, etc. in a hardware store and gotten the wrong size or an item just a little different from the one you wanted? You couldn't use it could you? Has your math teacher ever written 42 instead of 24 on the board and wondered what you were laughing at? The ability to see differences is very important to many workers.

Telephone operators, telephone directory compilers, stock clerks, inventory clerks, auto-parts clerks, hardware salesmen, chemists, pharmacists, etc., must be alert at all times to any small difference from the original. Can you imagine a chemist looking at the formula Au (silver) and reading it as Ag (gold).

A person must be patient & be alert at all times, enjoy tedious tasks and have average eyesight to be successful in a job that would require constant checking of words, numbers, symbols, etc. for differences.

Just about all of your high school courses teach this proof-reading ability as a check on your own work, however, courses such as math, typewriting, office practice, office machines, accounting, or recordkeeping stress the ability to see likenesses and differences.



In order to get a job many places require that you take an entry test before you are hired. The Civil Service Test does stress in many ways the ability to see differences. The Telephone Company also stresses this skill in their testing program.

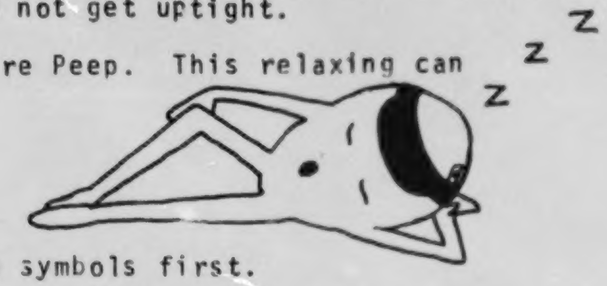
Salary and educational requirements for jobs using this skill are varied. A pharmacist naturally would make more than the auto-parts clerk, but the auto-parts clerk would make much more than you would workingpart-time in a hardware store during the summer.

LEARNING ACTIVITIES

You are testing for a job with the Civil Service. The following tests are included. Each test is a timed one, so be sure you have your Test Supervisor time you. As in all testing situations it is very important that you follow directions, so be careful that you read carefully.

Sounds too much like a test, you think you will give this packet back to the teacher and take another one. Chicken! Little Peep knows this is a fun test packet, so just relax and see how many you can get in the time you are given. The trick is to relax and not get uptight.

Now hold on there Peep. This relaxing can go too far.

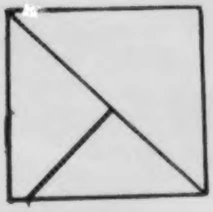


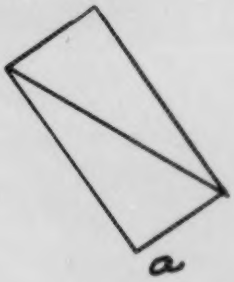
Let's try a few symbols first.

Place the letter representing the figure on the right that exactly matches the first figure at the extreme left. (The matching figure may NOT be in exactly the same position.

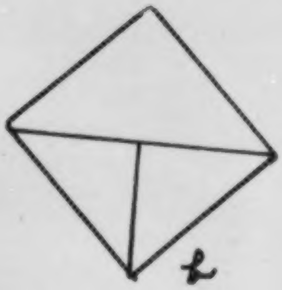
You have 15 seconds.

a ______

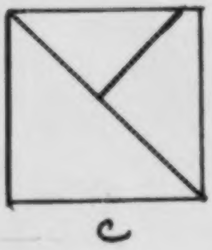




a

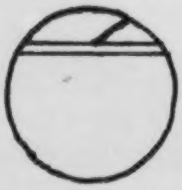


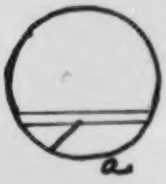
b



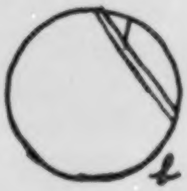
c

b ______

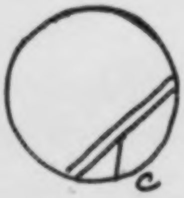




a



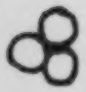
b

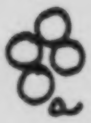


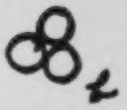
c

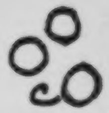
Don't stop. There are more on the next page.

c ____

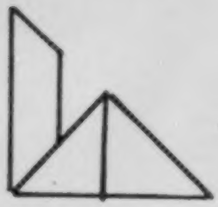


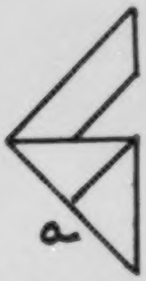


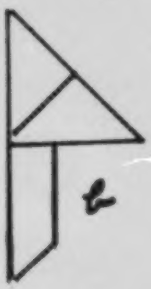


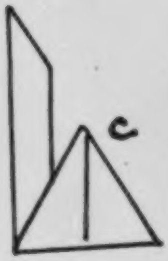


d ____

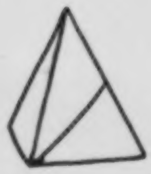


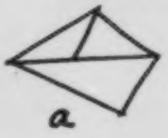


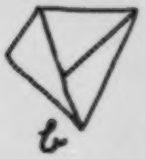


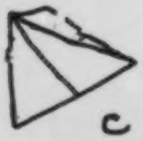


e ____









That wasn't too difficult, was it? Now let's try some names and addresses that you might find on a test either for Civil Service or for the telephone company.

Place a check mark in the blank if the information in both columns is exactly alike. Leave it blank if they are not alike.

You have 1½ minutes to see how many you can compare.

1. ____ Edith Orwig — Ethel Orwig
19 Ludwig Place — 19 Ludwig Place

2. ____ B. H. Sidebottom — B. H. Sidebottom
10th and Broadway — 10th and Broadways

3. ____ Diana Galvin — Diane Galvin
Kanawha Blvd. — Kanawha Blvd.

4. ____ Issak Iinicki — Issak Iinicki
18567 Grand Avenue — 18567 Grando Avenue

5. ____ D. B. Douglas — D. B. Douglas
Midway Street — Midway Street

6. ____ Edna Hardacre — Edna Hardacre
Pyott & Dewberry St. — Pyott & Dewberry St.

Turn the page and keep going.

7.	____	Francis Karef 2459 Wisconsin Avenue	Francis Kareff 2459 Wisconsin Avenue
8.	____	Stanley Dubouski 821 - 34th Street	Stanley Dubouski 821 - 34th Street
9.	____	Rev. C. B. Coots Crummel Street	Rev. C. B. Cootz Crummel Street
10.	____	Arthur Pape Papel Avenue	Arthur Pape Papel Avenue
11.	____	W. E. Schloss Stewart & Eddy St.	W. E. Schloss Stewart & Eddy Ave.
12.	____	S. A. Gautereaux 1711A - Lock Seven	S. A. Gautereauz 1711A - Lock Seven
13.	____	Olga Bradquist 1415 Plandome St.	Olga Bradquist 1415 Plandome St.
14.	____	Roberto J. Russell 18 Northeast Main St.	Roberto J. Russell 18 Northeast Main St.
15.	____	Sea Cliff Brass Works 2090 Sea Cliff Road	Sea Cliff Bass Works 2090 Sea Cliff Road
16.	____	Browne Electric Assn. 1018 - 19th Street	Browne Electric Assn. 1019 - 18th Street
17.	____	John E. Mauro & Sons 73 Klein Road	John E. Mauro & Sons 73 Klein Road
18.	____	Lefkowitz & Reisner 121 Bramby Street	Lefkowitz & Reisner 1212 Bramby Street
19.	____	Twin City Freight 37 Federal Way	Twin City Freight 37 Federal Way
20.	____	Carmela Rappaglio Firm 171110A Jamaica Blvd.	Carmela Rappaglio Firm 171110A Jamaica Blvd.

Did you make it or did you not get them all. Well, maybe next time you will if you didn't.

Looks like Little Peep has a headache from all this concentration.

Many times the Civil Service Exam will have you comparing numbers. Now you should be usedto working with numbers, you do it all the time in math class.

You have only 45 seconds to complete the following 20 number comparsions. Sure you can do it.

You are to place a check mark in the blank if the numbers are alike. If they are not alike, you simply leave the blank blank. Hey, Peep, how do you like that one--leave the blank blank.

1.	______	4,721,188	4,721,188
2.	______	1,934,321	1,934,231
3.	______	8,617,155	8,617,156
4.	______	37,472,562	34,742,562
5.	______	14,202,900	14,202,900
6.	______	86,941,370	86,941,370
7.	______	41,191,310	41,911,301
8.	______	93,218,344	93,128,344
9.	______	86,941,372	86,941,372
10.	______	234,459,001	234,549,001
11.	______	215,082,345	215,082,435
12.	______	991,441,823	991,441,823
13.	______	432,079,888	432,079,888
14.	______	22,845,832	22,845,832
15.	______	12,427,300	12,427,330
16.	______	330,724,211	330,724,211
17.	______	123,456,798	123,456,798
18.	______	416,832,783	416,823,783
19.	______	691,033,109	691,033,109
20.	______	279,535,667	279,535,666

Civil Service Test is now over. You know how far along you got, but you don't know how many you got right or wrong. Would you like to check? All right, the answers are below.

1. a - C
   b - C
   c - B
   d - A
   e - C

2. The following numbers should have been check-marked in the blank.

   5, 6, 8, 10, 13, 14, 17, 19, 20

3. Alike

   1, 5, 6, 9, 12, 13, 14, 16, 17, 19.

How did you do?

Think you can do better with just a little more practice. If you would like to do more of these, go to pages 13, 14, and 15, and have someone time you on those before you go to the next page.

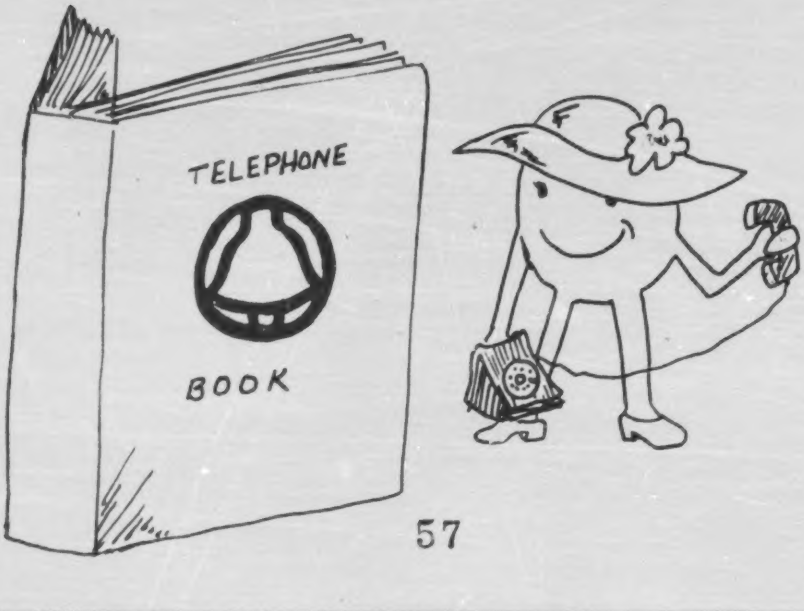
When you do pages, 8, 9, 10, and 11 give them to your boss (your teacher) to show how well you have done. These are the big ones--don't biteyour nails, just do a good job.

Susan Mays works for the Burger Barn. Her job requires that she copy the menu from a poorly written copy to a good, clear one for the printer. Susan must be very careful since the printer's copy will be used by customers to order food and tell them what they must pay. Susan completed her work and has asked you to be her proofreading buddy. If there is a difference in her copy and the original, draw a line through Susan's copy and write the correction above.

	ORIGINAL COPY	SUSAN'S COPY	
(example) 0.	Chili dogs each 45¢	Chili dogs	each ~~35¢~~ 45¢
1.	Hot dog, plain each 30¢	Hot dag, plain	each 30¢
2.	Grilled cheese each 40¢	Grilled cheese	each 40
3.	Cheese, plain each 40¢	Cheese, plane	each 40¢
4.	Hamburger, plain each 40¢	Hamburger, plane	each 30¢
5.	Hamburger, with lettuce & tomatoe each 50¢	Hamburger, lettuce & tomatoe	each 50¢
6.	Ham, plain each 60¢	Ham, plain	each 60¢
7.	Ham and cheese each 75¢	Ham and chesse	each 75¢
8.	Sloppy Joe each 45¢	Sloppy Joe	each 45¢
9.	Bacon, lettuce, tomatoe each 60¢	Bacon, lettuce, tomato	each 60¢
10.	Fish each 60¢	Fish	each 60¢
11.	Egg each 40¢	Egg	each 40¢
12.	Cold turkey each 70¢	Old turkey	each 70¢
13.	Cold beef each 70¢	Cold beef	each 70¢
14.	Cold tongue each 70¢	Cold tonge	each 70¢
15.	Club Sandwich with chicken, lettuce, tomatoe, bacon -- triple-decker each 90¢	Club sanderwich with chicken, lettuce, tomatoe, bacon -- triple-decker	each 90¢
16.	Egg Salad each 30¢	egg sallad	each 30¢

Jenny Lyons works as a clerical office worker for the telephone company. The new telephone directory is being prepared and they asked Jenny to proof-read (check) the copy before it is sent to the printer. Compare the following phone numbers. If you find an error in column #2, draw a line through the error and write the correct number to the right of it. (This should take no longer than 50 seconds.)

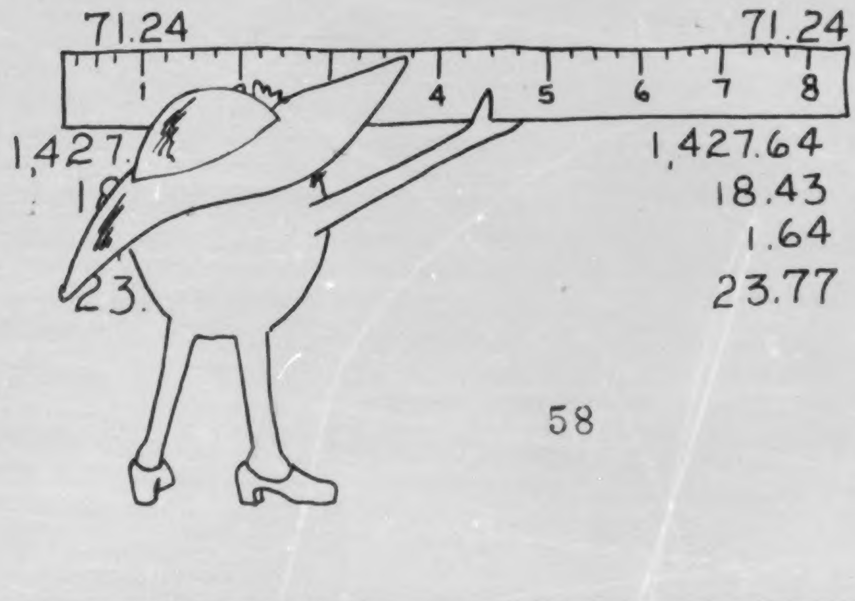
1.	Anderson, A., 600-0800	600-8000
2.	Maxwell, Jerry, 450-0789	450-9789
3.	Smith, Augustine, 739-9858	739-9858
4.	Jules, Frank A., 465-2573	465-2573
5.	Thompsen, J., 612-3649	612-3649
6.	Albertson, Mary, 514-4369	541-4369
7.	Barlett, Howard M., 768-9692	768-9629
8.	Parkinson, Justin, 500-9900	500-9000
9.	LeClair, Bill E., 727-5628	727-6528
10.	Cochran, Darrell, 768-0014	768-1104



Jerry Smith, an accountant's clerk, is checking his work for accuracy. He has listed all these figures on the adding machine and is now comparing the adding machine tape with his original copy. If you find there is a difference, please place an X in front of the 1st column. (Suggested time 30 seconds).

example	X	4903.72	4930.72
1.	_____	71.24	71.24
2.	_____	121.75	121.75
3.	_____	1,427.64	1,427.64
4.	_____	18.43	18.43
5.	_____	16.40	1.64
6.	_____	23.77	23.77
7.	_____	82,600.00	82,060.00
8.	_____	3,417.88	3,471.88
9.	_____	143,914.88	143,914.98
10.	_____	433.27	343.27
11.	_____	19,198.43	19,981.43
12.	_____	221,808.94	221,808.94
13.	_____	990.09	9,900.90
14.	_____	44.40	44.40
15.	_____	14.86	18.46
16.	_____	71,996.64	71,996.64
17.	_____	32,085.76	32,086.76
18.	_____	6,761.99	6,671.99
19.	_____	143,914.88	143,194.88
20.	_____	14.45	14.45

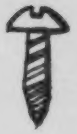
Have you been using a ruler? It helps you know.

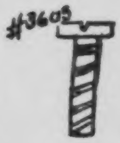


Phil Somers works in the stock room for H & M Hardware. He has received an order for some items from a customer, but the customer did not have the numbers needed for reordering. The customer sent samples of the items andasks to be sent two dozen of each. Help Phil pick out the correct items. (Since you are being paid, you should hurry--don't take over 30 seconds.)

Write the number of the item you will ship in the blank on the right.

Sample

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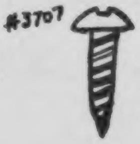
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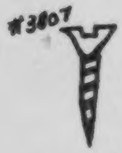
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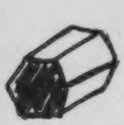
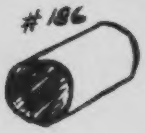
1 ____

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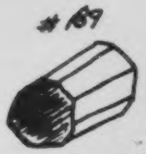
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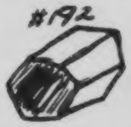
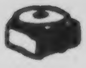
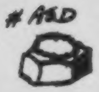

#192

2 ____

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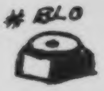
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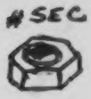
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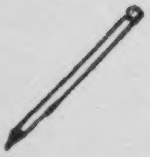
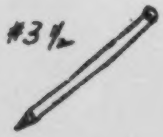
3 ____

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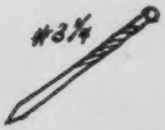
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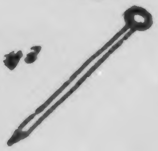
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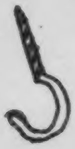
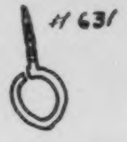
4 ____

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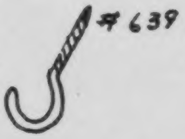
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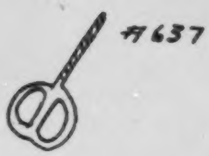
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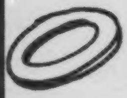
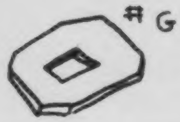
5 ____

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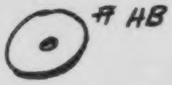
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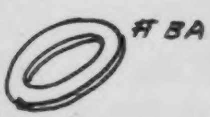
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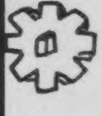
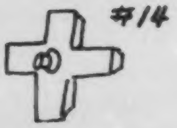
6 ____

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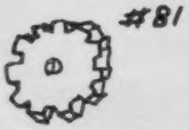
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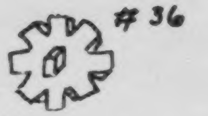

#36

7 ____

Answers to the BIG ONES.

1\.
   1. dag to dog
   2. 40 to 40
   3. plane to plain
   4. plane to plain, 30¢ to 40¢
   5. Insert the word 'with'
   6. ---
   7. chesse to cheese
   9. tomato to tomatoe
   10. -------
   11. -------
   12. old to cold
   13. -------
   14. tonge to tongue
   15. sanderwich to sandwich
   16. sallad to Salad

2. Recopy numbers 1, 2, 6, 7, 8, 9, 10.

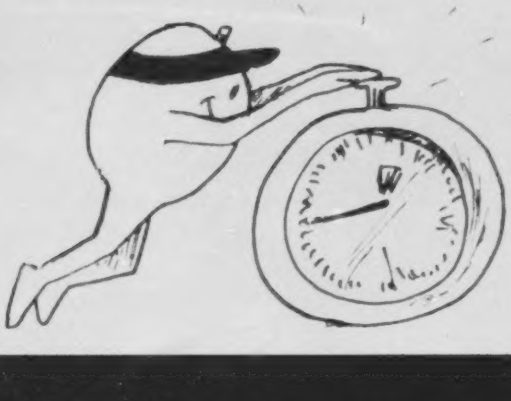
3. X on numbers 5, 7, 8, 9, 10, 11, 13, 15, 17, 18, 19.

4\.
   1. 3707
   2. 192
   3. BLO
   4. 3 1/2
   5. #639
   6. #BA
   7. #36

Did your practice pay off? Did you do much better this time?

Go back and look over what you did in each of the exercises. Did you enjoy doing this type of activity or did you find it got under your skin? Do you feel you could re-do the activities and this time do them more quickly and with fewer errors? Can you think of some other jobs that might require this skill. Would you like to have a job that would require you to be this alert all the time???????

Will you please complete the attitude sheet and hand it to your teacher. Discuss with her/him just how you felt about this activity. It might be fun to take one of the last pages and have a race with one of your classmates to see who can get the most in the least time.



I. SUPPLEMENTARY WORK: Draw a line through the word on the left if the right column is not the same. (Suggested time: 1 min.)

1.	ancient	ancient
2.	cashier	cashier
3.	consience	conscience
4.	hosiery	hosery
5.	profient	proficient
6.	niece	niece
7.	piece	peace
8.	siege	sieze
9.	shielf	shield
10.	sufficient	sufficient
11.	transient	transent
12.	believe	believe
13.	chandelier	chandlier
14.	chief	chief
15.	fiend	friend
16.	fierce	fierce
17.	frontier	frontier
18.	grief	grief
19.	grievous	grievous
20.	lieu	lieu
21.	lieutenant	lieutanant
22.	mine	mice
23.	vie	via
24.	pierce	pierce
25.	lenient	lienent
26.	relieve	releive
27.	retrieve	retrieve
28.	siege	siege
29.	shriek	shriek
30.	thief	thief
31.	yeild	yield
32.	acquiesce	acquiesce
33.	alien	alian
34.	ingredient	ingredent
35.	lenient	lienent
36.	quiescent	quescent
37.	recepient	recipient
38.	resiliency	resiliency
39.	science	sience

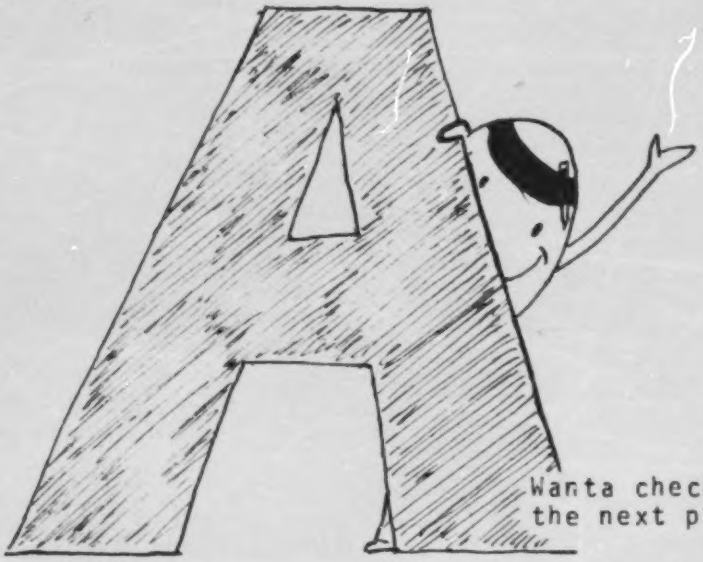
SUPPLEMENTARY WORK: Draw a line through the word that is not like the others. (If all are alike, you do nothing) (time 25 seconds)

	a	b	c
1.	Brown	Brown	Brown
2.	Furniture	Furnture	Furniture
3.	Thompsen	Thompson	Thompson
4.	Novelty	Novelty	Novelty
5.	indexed	indexeed	indexed
6.	hyphened	hyphened	hyphened
7.	begining	beginning	begining
8.	filing	filling	filing
9.	MacDaniel	McDaniel	MacDaniel
10.	written	written	writen

II. **SUPLEMENTARY WORK:** Mark through the one that is not alike. Careful this is a stinker. (Suggested time: 1 min.)

	a	b	c
1.	384	384	348
2.	typists	typists	typsits
3.	3 hours, 20 minutes	20 hours, 3 minutes	3 hours, 20 minutes
4.	9:15	9.15	9:15
5.	$3,876.98	$3,876.98	3,876.98
6.	embarrass	embarass	embarass
7.	incorrectly	incorectly	incorrectly
8.	enforeable	enforceable	enforeable
9.	judgment	judgment	judgement
10.	questionaire	questionaire	questionaire
11.	22 + 11 + 90	22 - 11 - 90	22 - 11 - 90
12.	allowed	allowed	allowwed
13.	comprise	comprise	comprise
14.	1 day, 5 hours, 5 minutes	1 day, 5 hourse, 5 minutes	1 day, 5 hours, 5 minutes
15.	Grand City, Michigan	Grand City, Michigan	Gran City, Michigan
16.	14" 3'	14' 3"	14' 3"
17.	21 + 10 = 31	21 + 10 = 31	21 + 10 - 31
18.	1,3,2,4,5,6.	1,3,2,4,5,6	1,3,2,4,5,6
19.	C. A. Cannon	C. A. Annon	C. A. Cannon
20.	Encyclopedea Americana	Encyclopedea Americanc	Encylopedea Americana

You are really a great person. Peep would like to give a great big A for being so much fun to work with.



Wanta check? Answers are on the next page.

SUPPLEMENTARY WORK KEY

I. The following should be marked through

3, 4, 5, 7, 8, 9, 11, 13, 15, 21, 22, 23, 25, 26, 31, 33, 34, 35, 36, 37, 38, 39

II. Lines should be drawn through the following:

1. none
2. B
3. A
4. none
5. B
6. none
7. B
8. B
9. B
10. C

III. The following should be marked through:

1. C
2. C
3. B
4. B
5. --
6. A
7. B
8. A
9. C
10. --
11. A
12. C
13. --
14. B
15. C
16. A
17. C
18. A
19. B
20. B

Name ____________________

Occupational Cluster & Number BUSINESS & OFFICE IV

STUDENT ATTITUDE SHEET

Please check the block which best describes your feeling toward the activities which you have just completed.

SKILLS OR ACTIVITIES	Enjoyed it very much	Liked it	Didn't like it or didn't dislike it	Not very interesting	Didn't enjoy any part of it
1. Being timed					
2. Having to hurry					
3. Checking symbols					
4. Checking numbers					
5. Checking names					
6. Rewriting corrections					
7. Learning about jobs requiring this skill					
8.					
9.					
	Yes	No			
10. Are you now aware of jobs using these skills or activities?					
11. Would you like a job involving these skills or activities?					
12. Would you like to find out more about this area of work?					

13. Comments ____________________

____

____

BUSINESS AND OFFICE

OCCUPATIONAL CLUSTER: Business & Office Occupations

OCCUPATIONAL FAMILY: Secretarial; Typing and related*

*Representative Job Titles with DOT Code

Secretary	201.368
Copy Reader	132.288
Typist	203.588
Receptionist	237.368

OCCUPATIONAL TASK: Learning to proofread

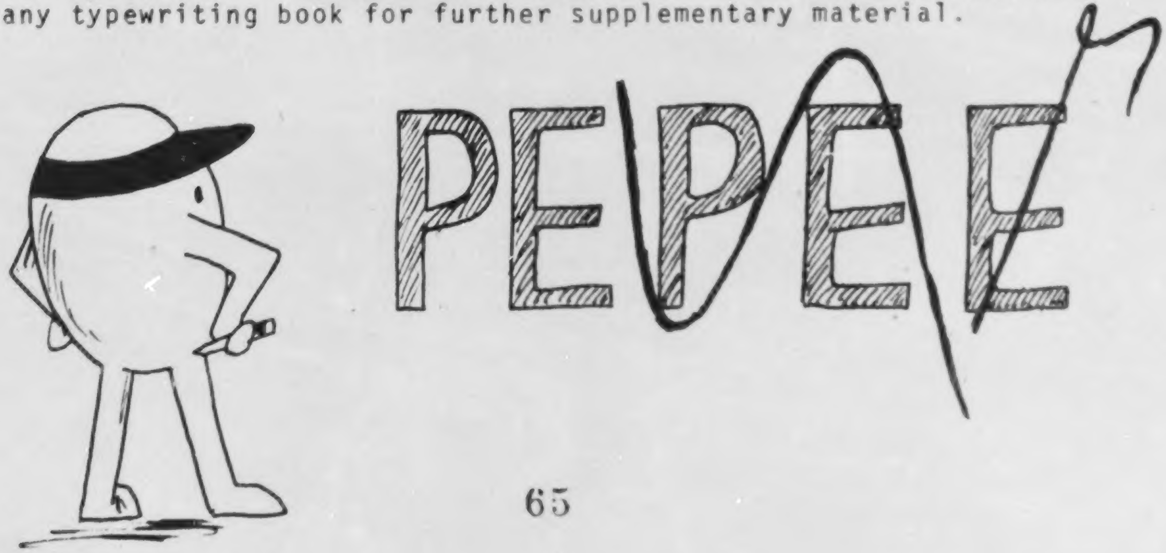
OCCUPATIONAL COMPETENCY: To learn the proofreaders' symbols and be able to use them in sentences and letters in correcting copy.

LEARNING OBJECTIVES

After the completion of the learning activities, the students will be able to: identify proofreaders' symbols; correctly use proofreaders' symbols in correcting copy; rewrite sentences and letters with proofreaders' symbols into correct form; and have a chance to find out if this type of work suits them.

SUGGESTED RESOURCES

This packet is self-contained but if you wish, you may consult any typewriting book for further supplementary material.



LEARNING TO PROOFREAD

Before handing this packet to a student

1. Duplicate enough copies of this packet (white and pink sheets) to provide each student with a copy.

   Note: White sheets are reusable, and pink sheets are consumable.

2. Gather necessary materials which will consist of: paper, pen or pencil.

3. If you wish additional information before giving this packet to a student, you should read the introductory pages to the student's packet.

EVALUATION PROCEDURES

Upon completion of the packet, the student will turn in a letter in which he/she must use proofreaders' symbols. An attitude sheet will also be turned in by the student upon completion of the packet. This will help in determining interest in a career involving this skill.

ANSWER KEY

Turn to the next page to find the answer key to the final problem the student will turn into you.

ANSWER KEY

Septembre 14, 19--

Mrs. June Smith
1014 adams Avenue
Charleston, WV 25312

Dear Mrs. Smith:

Thank you for you recent order. We were very pleased to recieve it.

Your order is being porcessed now and will be ready for ship ment by the end of the week. We know you willbe delighted with your merchandise.We have just recently started a credit plan for our customres. If your are interested in applying for one ofour credit cards, please complete and return the enclosed application form.

Yours vrey truly,

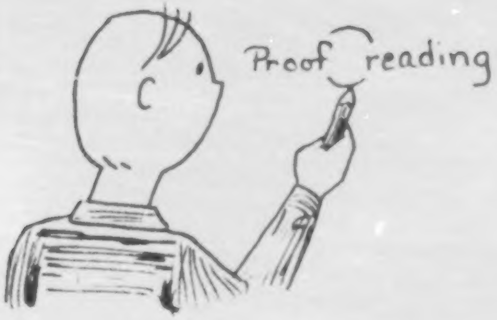
F.J. Jones

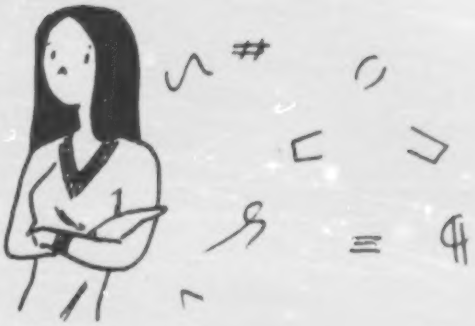
LEARNING TO PROOFREAD

After you complete the learning activities, you will be able to: identify proofreaders' symbols; correctly use proofreaders' symbols in correcting copy; rewrite sentences and letters with proofreaders' symbols into correct form; and have a chance to find out if this type of work suits you.

DB

Is proofreading
important??





Do you know what the symbols
on the left are?

Every time you write or copy something you must check to make sure it does not contain any errors. Proofreading means that you read what you have written or typed to see that it does not contain any errors.

Proofreading is an important skill for a secretary or a typist. Just think what might happen if a typist typed $1120 as $120 on a bill. Making such an error could really create problems.

In this packet you are going to become a clerk typist. One of your duties will be to proofread all of your work and make sure all errors have been corrected. You will learn proofreaders' symbols (shown in illustration above) and how to use them and be made aware of the importance of doing all your work correctly.

A clerk typist must possess certain personal qualities. These include: being able to type quickly and accurately, being neat in all work, being able to proofread and find all errors, correcting any errors neatly, and taking pride in doing a job well.

Classes that would be helpful in this area of work are: typing I & II, clerical office practice, and business communications.

If you have good typing and grammar skills and possess a high school diploma, you will be able to find employment opportunities. Although a typist does not receive as much money as a secretary, an experienced typist can earn a fairly good income.

LEARNING ACTIVITIES

A clerk typist must type many letters and reports. The final copy that is typed must be in neat form and have all errors corrected.

Before typing a letter or report in final form, a typist will sometimes type the first copy in rough draft form. This is done quickly and is not supposed to be in perfect form. The rough draft form will then be read and necessary changes will be made using proofreaders' symbols.

Often a boss may write down his thoughts and then go back over them making certain changes. Proofreaders' symbols can be used to let the typist know what changes and corrections need to be made before typing the copy in final form.

Let's look at the proofreaders' symbols given below and see what they mean.

Symbol	Meaning
#	Leave a space
⁀	Close up or bring together
⊏	Move to the left
⊐	Move to the right
ℊ	Delete, leave out
≡	Capitalize
∽	Transpose - switch around
¶	Start a new paragraph
∧	Insert, add

These symbols may not mean too much yet, but let's use them in some sentences and see if their meaning becomes clearer.

See if you can write the following sentences which are in rough draft form on your own paper making the changes indicated by the symbols. Refer to the symbols and meanings above to help in this exercise.

1. He will reprot for work at 8 p. m.

2. Is mary one of you r best friends?

#

3. The month of May is a busy one for/our organization.

4. We hope you/ will be with us for our grand openig on

n

Friday June 21.

enclosed

5. Please indicate the date you perfer on the form.

Peep thinks this is fun and easy.

Do you? But remember--this is a very important job no matter how easy it might seem.

Here are the sentences again in the correct form.

1. He will report for work at 8 p.m.
2. Is Mary one of your best friends?
3. The month of May is a busy one for our organization.
4. We hope you will be with us for our Grand Opening on Friday, June 21.
5. Please indicate the date you prefer on the enclosed form.

Did you get them all correct? GOOD!!

This time you will insert or write in the correct proofreading symbols in the sentences given on Worksheet A on the next page to show what corrections need to be made. This exercise is being done to see if you can use the correct proofreading symbol, not to test your spelling or punctuation. Because of this, you can turn to page 5 and see the sentences in the correct form if you need help in locating the errors.

Turn now to page 4 and indicate the errors made in the sentences using proofreaders' symbols to do so.

WORKSHEET A

If you have trouble deciding on which proofreaders' symbol to use, you may turn back to page 2 where the symbols are given. Use this sheet to write on.

1. Weare planning to go to the baech in august.

2. Jim will met with the group on Monday, tuesday, and Thursday at 4:30 a. m.

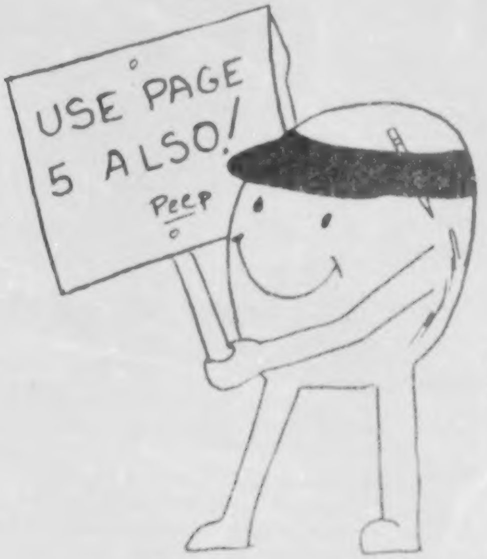
3. We are very pleased to haer fro m you.

4. we would like for you to to join us on Mondy.

5. Do you and you freinds enjoy playing tenis?

6. Will john and mary be going with use on Thurday?

7.We will have diner with mr. and mrs. James to night.



Here are the sentences in the correct form.

1. We are planning to go to the beach in August.
2. Jim will meet with the group on Monday, Tuesday, and Thursday at 4:30 a.m.
3. We are very pleased to hear from you.
4. We would like for you to join us on Monday.
5. Do you and your friends enjoy playing tennis?
6. Will John and Mary be going with us on Thursday?
7. We will have dinner with Mr. and Mrs. James tonight.

Now that you have finished, you can turn to Worksheet A-Key on the next page and check to see if you used the correct proofreading symbols.

You are now ready to assume one of your duties as a clerk typist. Your boss has handed you the letter on Worksheet B which he typed in rough draft form. He has made certain changes using proofreading symbols. You are to write out the letter using your own paper and make the changes he has indicated. You will find Worksheet B by turning to page 7.

WORKSHEET A - KEY

1. Weare planning to go the baech in august.

2. Jim will met with the group on Monday, tuesday, and Thursday at 4:30 a. m.

3. We are very pleased to haer fro m you.

4. we would like for you to to join us on Mondy.

5. Do you and you freinds enjoy playing tenis?

6. Will john and mary be going with uss on Thurday?

7. We will have diner with mr. and mrs. James to night.

TURN BACK TO PAGE 5.

WORKSHEET B

This is the letter your boss handed you. Rewrite the letter making the changes indicated by the proofreaders' symbols. The letter is double spaced to aid in marking the changes. When you rewrite it, you do not need to skip a line except between the paragraphs.

September 14, 19--

Mr. Bob Martin
1401 First street
New York, NY 10047

Dear mr. Martin:

We are
~~I am~~ happy to welcome you as a new membre of our ever-

growing family. We know that you will enjoy your

subscription to Home creations.

Each month youwill find interesting and craetive

ideas that you, can use to make your home more attractive.

you are shown the best ways to use these ideas atthe lowest

cost to you. # If you ever have any suggestions or comments

hear
about our magazine, we would like to ~~here~~ form you. We

our
always welcome any helpful hints ~~are~~ readers can give us.

Again, let me wel come you to our family.

very
Yours truyl,

F.J. Jones

Turn to the next page to check your answers.

WORKSHEET B - KEY

This is the letter as it should look with all the changes made.

September 14, 19--

Mr. Bob Martin
1410 First Street
New York, NY 10047

Dear Mr. Martin:

We are happy to welcome you as a new member of our ever-growing family. We know that you will enjoy your subscription to Home Creations.

Each month you will find interesting and creative ideas that you can use to make your home more attractive. You are shown the best ways to use these ideas at the lowest cost to you.

If you ever have any suggestions or comments about our magazine, we would like to hear from you. We always welcome any helpful hints our readers can give us.

Again, let me welcome you to our family.

Yours very truly,

F. J. Jones

GO TO
THE NEXT
PAGE

Now that you have found how easy it is to use the proofreaders' symbols, let's do one final problem to turn in so your teacher will see how well you have done.

The following letter contains 15 errors. You are to find the errors and use the correct proofreading symbol to indicate what correction needs to be made. To aid you if you have trouble locating the errors, you will find the letter in the correct form on the next page. Do not look at it unless you really have to. There should be three paragraphs in the letter.

You may mark the corrections on this sheet of paper.

Septembre 14, 19--

Mrs. June Smith
1014 adams AVenue
Charleston, WV 25312

Dear Mrs. Smith:

Thank you for you recent order. We were very pleased to recieve it.

Your order is being porcessed now and will be ready for ship ment by the end of the week. We know you willbe delighted with your merchandise. We have just recently started a credit plan for our customres. If your are interested in applying for one ofour credit cards, please complete and return the enclosed application form.

Yours vrey truly,

F.J. Jones

When you finish, do the attitude sheet at the end of the packet and then turn both of these forms into your teacher.

September 14, 19--

Mrs. June Smith
1014 Adams Avenue
Charleston, WV 25312

Dear Mrs. Smith:

Thank you for your recent order. We were very pleased to receive it.

Your order is being processed now and will be ready for shipment by the end of the week. We know you will be delighted with your merchandise.

We have just recently started a credit plan for our customers. If you are interested in applying for one of our credit cards, please complete and return the enclosed application form.

Yours very truly,

F. J. Jones

HOPE YOU LIKED THIS PACKAGE!

Name ______________________________

Occupational Cluster & Number Business & Office V

STUDENT ATTITUDE SHEET

Please check the block which best describes your feeling toward the activities which you have just completed.

SKILLS OR ACTIVITIES	Enjoyed it very much	Liked it	Didn't like it or didn't dislike it	Not very interesting	Didn't enjoy any part of it
1. Learning the proofreaders' symbols					
2. Identifying the proofreaders' symbols					
3. Using the proofreaders' symbols					
4.					
5.					
6.					
7.					
8.					
9.					

	Yes	No
10. Are you now aware of jobs using these skills or activities?		
11. Would you like a job involving these skills or activities?		
12. Would you like to find out more about this area of work?		

13. Comments ______________________________

BUSINESS AND OFFICE

OCCUPATIONAL CLUSTER: Business & Office Occupations

OCCUPATIONAL FAMILY: Typing and related employment; Stenographic and secretarial; Clerical Occupations*

*Representative Job Titles with DOT Code

Clerk Typist	209.388
Receptionist	237.368
General Office Clerk	219.388
Secretary	201.368

OCCUPATIONAL TASK: Operation of a typewriter

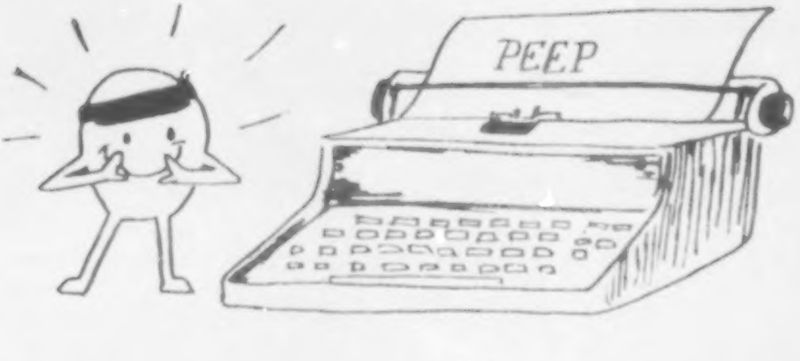
OCCUPATIONAL COMPETENCY: Developing a basic knowledge of the operation of a typewriter, the correct typing position involved, and learning to type using the home-row keys.

LEARNING OBJECTIVES

After the completion of the learning activities, the student will be able to correctly insert and remove a sheet of paper, to identify machine parts and know their use, to know and use correct typing techniques, to type using the home-row keys, and have a chance to find out if this type of work suits them.

SUGGESTED RESOURCES

This packet is self-contained, but if you desire additional materials, you can consult any typewriting book.



OPERATION OF A TYPEWRITER

Before handing this packet to a student

1. Duplicate enough copies of this packet (white and pink sheets) to provide each student with a copy.

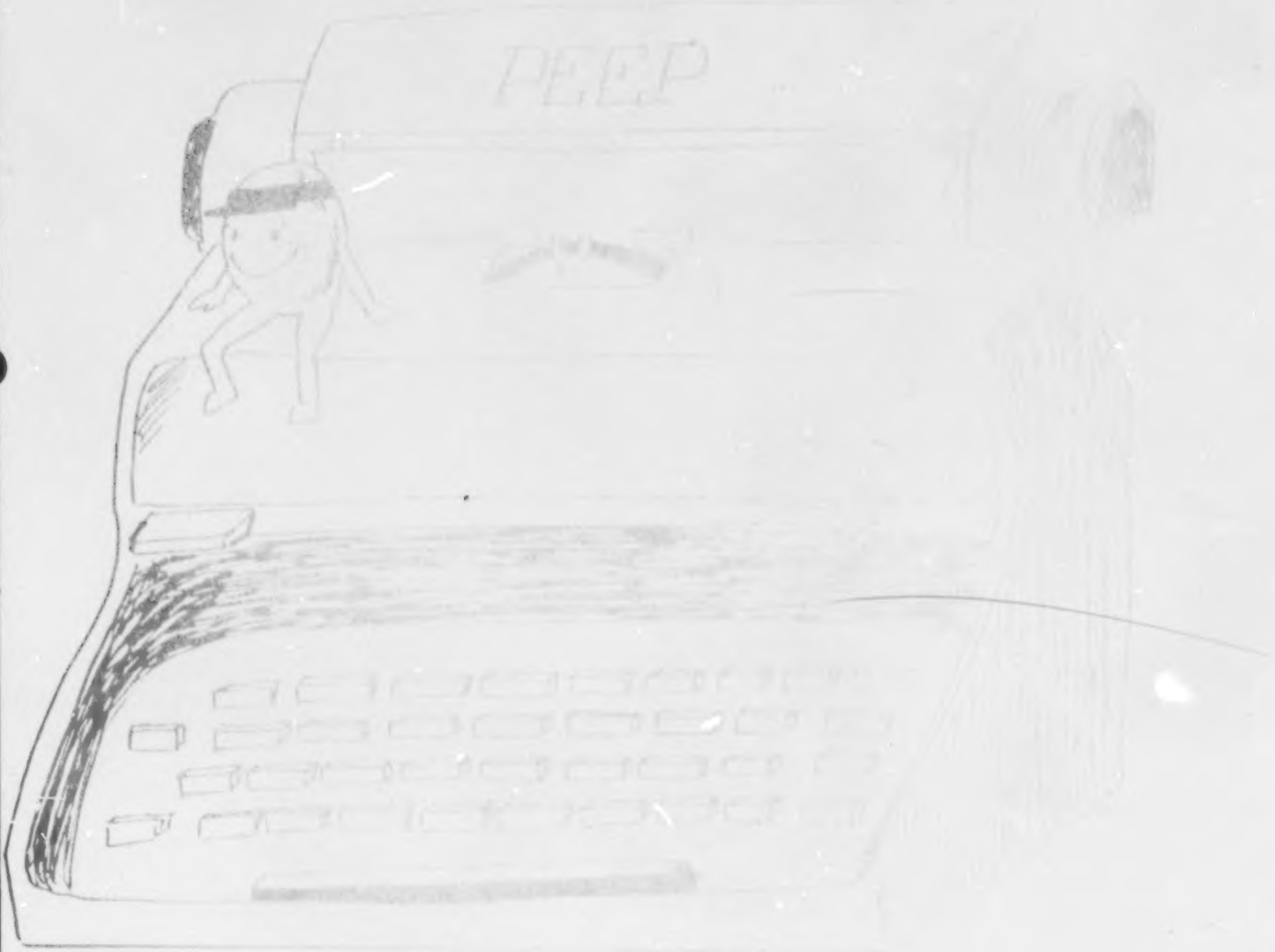
   Note: White sheets are resuable, and pink sheets are consumable.

2. Gather necessary materials which will consist of: (a) typewriter (manual); (b) typing paper; (c) pencil.
3. Preset both margins on the typewriters for a 50-space line before the students start this packet.
4. When the students are doing this packet, it would be helpful to occasionally look at what they are doing so you can help them with any difficulties.
5. Read the background information in the student's packet if you are unfamiliar with this activity.

EVALUATION PROCEDURES

Need to watch students while they are typing to see if they are operating the typewriter correctly and using good techniques. An attitude sheet will be turned in by the student on completion of the packet. This will help in determining interest in a career involving this skill.

OPERATION OF A TYPEWRITER



After you complete [illegible]
correctly insert [illegible]
parts, use correct [illegible]
and have a chance [illegible]

Typing can be the key to success--
in a career or in your
personal life.

Typing a letter
for your boss.

Typing a term paper for school.

In today's society, typing can be a very [illegible]. All you have to do is look around to [illegible] typewritten: letters, tests, [illegible] statements, applications, etc.

Typewriting can be useful to you in [illegible] your personal life. If you want to be [illegible] typist, a teacher, a receptionist, [illegible] tial skill. If you are considering [illegible] you will find typewriting a helpful [illegible] or news releases.

Typewriting can also help you in school. [illegible] term paper, are required to be typed [illegible] If you go to college, you will find [illegible] tors will want typed. If you can [illegible] yourself a lot of money. If you had to [illegible] paper typed, it could cost you anywhere [illegible] $2.00 a page. This could be quite expensive [illegible] much to be typed. You could also [illegible] earn extra money by typing for other [illegible] school.

Anyone who types must have certain [illegible] neat, be able to type quickly and accurately, [illegible] proofread and correct errors, and have [illegible]

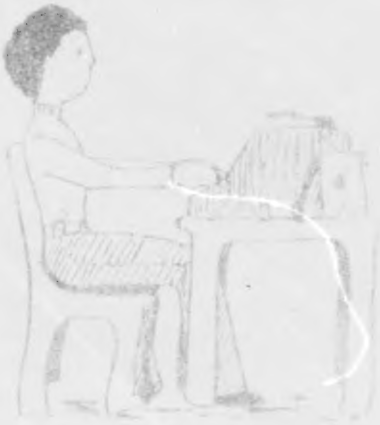
The pay for a [illegible] what the career is and your duties [illegible] well as your education and work experience.

Classes you need to take in school to prepare yourself for a career involving typewriting are: Typing I and II and office practice.

LEARNING ACTIVITIES

Before you can learn to type, you must know the parts of a typewriter and how they work. In order to learn about your typewriter, turn to worksheet A on the next page and read about the machine parts. As you read about these parts, locate them on your typewriter and become familiar with their use.

When you type, you must use correct typing techniques. Notice the illustration below.



What do you see in this picture? Did you notice how the person is sitting erect with both feet flat on the floor?

Look at the picture again and see how the [illegible] book is to the right of the typewriter and that the person who is typing is looking at the book, not at the typewriter.

When you learn to type, one of the important techniques to remember is to keep your eyes on what you are copying (book, magazine, etc.). You should not [illegible] at the keys on the typewriter as you type. It [illegible] easier to you if you look at your hands, [illegible] slow you down later, and you will not be able to develop [illegible] in typing.

Now that you know [illegible] you know some of the [illegible] typing. You will [illegible]

WORKSHEET A

MACHINE PARTS

Listed below are the machine parts and a brief explanation about each. Not all of the machine parts are listed. Only those you will need for the activities in this packet are explained. The numbers used below are the same as the parts indicated on the illustration on the next page. As each part is explained, locate it on your typewriter with the help of the next page.

1. CYLINDER--is the rubber roll around which the typing paper is inserted. It is also called the PLATEN.

2. PAPER BAIL AND BAIL SCALE--is used to hold the paper against the cylinder.

3. PAPER GUIDE--is the part of the machine that you put your paper beside of when inserting it into your typewriter. The paper guide should be set on zero (0). Check to make sure yours is set on zero.

4. CYLINDER KNOB, RIGHT--is used when inserting the typing paper in the machine. It is also called the PLATEN KNOB, RIGHT.

5. PAPER RELEASE LEVER--is used when removing paper from the typewriter to make the paper come out of the typewriter smoothly and without tearing.

6. KEYBOARD--contains all of the keys which you use for typing.

7. LINE-SPACE REGULATOR--is used to set the machine for single spacing (1); double spacing (2); and triple spacing (3). For example:

   This is an example of single spacing.
   This is an example of single spacing.

   This is an example of double spacing.

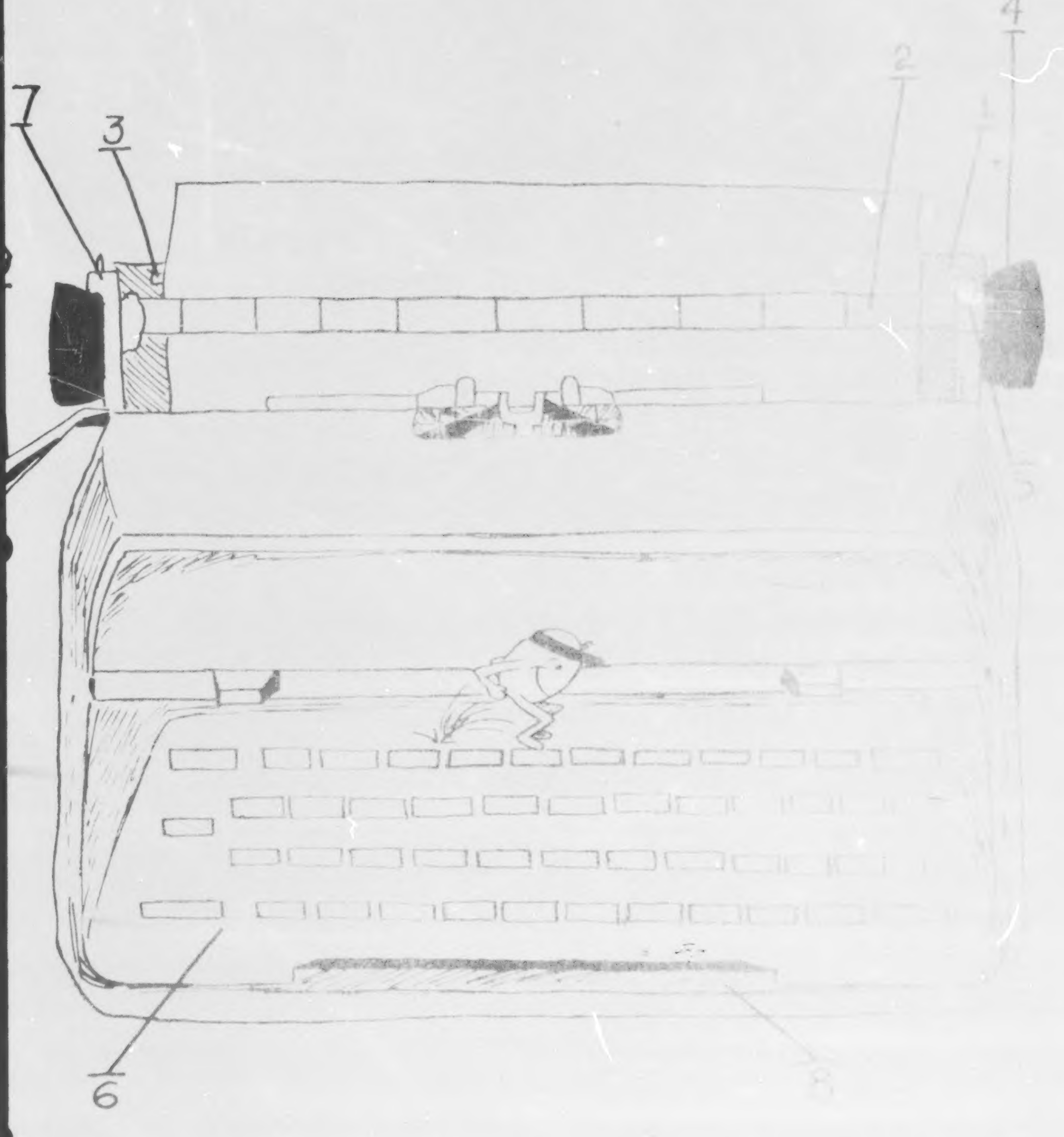
   This is an example of triple spacing.

8. SPACE BAR--is used to space between letters or words. It is operated by one of your thumbs.

9. RETURN LEVER AND LINE SPACER--is used to allow you to return the carriage after finishing a line of typing. When you return the carriage, the line spacer will also space up the number of spaces indicated by setting the line-space regulator on 1, 2, or 3.

(Turn back to paragraph 2 on page 2.) [illegible]

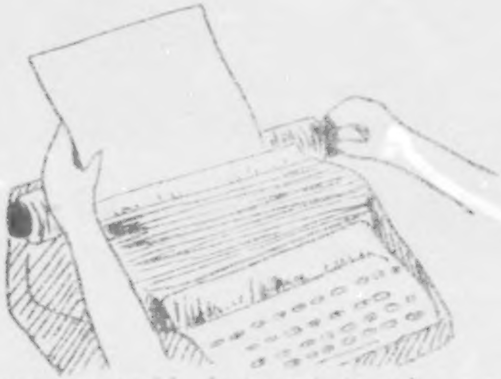
WORKSHEET A - continued



The first thing you need to do is to insert a sheet of typing paper into the machine. You might need to look at worksheet A again while doing this.

Pull forward on the paper bail and bail scale (Part 2) with your right hand. Pick up a sheet of typing paper with your left hand. Put the paper beside the paper guide (Part 3), which is set at zero, and behind the cylinder (Part 1). Now twirl the right cylinder knob (Part 4) using your right hand until the paper comes up about an inch in front of the cylinder. Now, put the paper bail and bail scale in place against the paper.

Did you get the paper in your machine correctly? If the illustration below does not help you, ask your teacher for help.



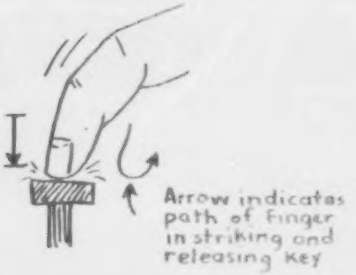
To remove the paper, pull forward on the paper bail and bail scale and then move the paper release lever toward you using your right hand. Use your left hand to remove the paper. Wasn't that easy!

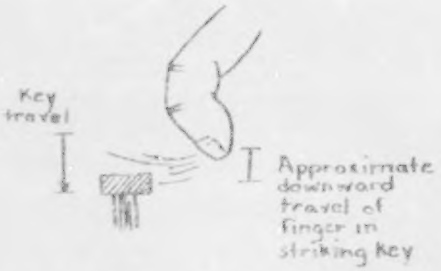
NOW, let's put the paper into the typewriter again. After you get it in, remove it again. Do you think you have the hang of how to do it? All right, let's put the paper back in and learn how to type.

You need to locate the "home-row keys" on your typewriter. They are "asdf" and "jkl;". Your little finger on your left hand goes on the "a," with the ring finger on the "s," the middle finger on the "d" and the index finger on the "f." The right hand starts with the index finger on the "j," the middle finger on the "k" the ring finger on the "l" and the little finger on the ";" (semi-colon).

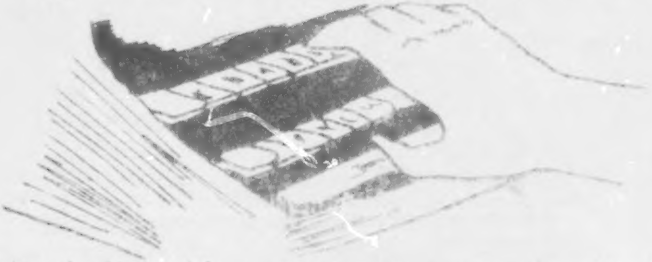
Practice putting your hands on the home-row keys and removing them. See if you can do it without looking.

When typing a key, you must strike the key and release it quickly. Look at the illustration on the next page.


Arrow indicates path of finger in striking and releasing key


Key travel
Approximate downward travel of finger in striking key

Before starting to type, make sure line-space regulator (Part 7) is set on 2. To space between letters or words, you strike the space bar (Part 8) with your right thumb using a quick down-and-in motion as shown below.

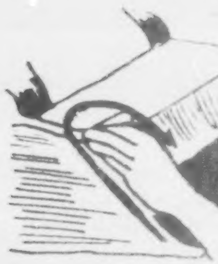


Using the information you have learned, you will now type the line below. Space as shown in the line. Stop when you finish.

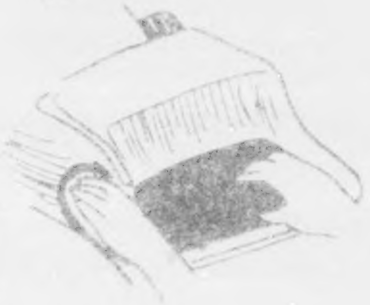
j f j f jf jf jf asdf jkl; asdf jkl; asdf jkl; j f

You are now at the end of your line and need to return the carriage. To do this move your left hand, with fingers side by side, to the carriage return lever (Part 9). Moving the lever inward, return the carriage quickly. Put your hand back on the home-row keys.

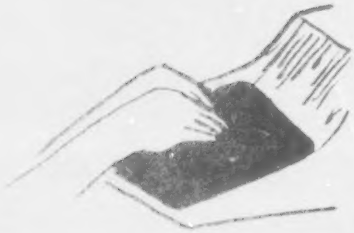
(a)



(b)



(c)



How did you do? Want to type some more? GOOD!

If you accidentally type the wrong key, don't worry about it. The main thing is to try to keep your eyes on the copy you are typing from and to use correct typing techniques.

Type the lines as shown below. When you finish a line, return the carriage and go on to the next. If you run into problems, ask your teacher for help.

READY TO TYPE!! Sit up straight, put both feet on the floor, curve your fingers on the home-row keys, and keep your eyes on the copy. READY--BEGIN.

j jj j jj f ff f ff [illegible]

j jj j jj f ff f ff [illegible]

Stop for a minute and look at your paper. Are your letters too light? If they are, you may need to strike the keys a little harder. If they are too dark, you need to strike the keys lighter.

Let's type some more. [illegible] strike the keys quickly, [illegible] BEGIN.

k kk k kk d dd [illegible]

k kk k kk d dd [illegible]

If you are ha[illegible] lines again [illegible]

l ll l ll [illegible]

l ll l ll [illegible]

; ;; [illegible]

; ;; [illegible]

How did you do [illegible] lines a little [illegible] the little [illegible] lines again using [illegible]

How are you d[illegible] copy? Are you [illegible] remembering [illegible] right [illegible]

Let's [illegible]

If your fingers or hands get tired, just and stop and rest for a few minutes. While you are resting, you can go back and review the machine parts or read over any particular part you may be having trouble with.

READY TO BEGIN

jk jkl jkl; fd fds fdsa jk jkl jkl; fd fds fdsa fj

jk jkl jkl; fd fds fdsa jk jkl jkl; fd fds fdsa fj

Isn't this fun? Typing is easy if you use correct techniques. Let's try two last lines before going on to something else.

ad lad lad as ask ask all fall all fall ask a lad;

ad lad lad as ask ask all fall all fall ask a lad;

Now, remove your paper from the typewriter using the paper release lever (Part [illegible]).

Insert a clean sheet of typing paper and type the lines as shown below.

ad lad fad sad lad as ask ask dad lad all fall all

ad lad fad sad lad as ask ask dad lad all fall all

ask dad; dad asks all lads; lads ask dad all fall;

ask dad; dad asks all lads, lads ask dad all fall;

all fall; all fall ads; ask a [illegible] lad;

all fall; all fall ads; ask a lad; dad asks a lad;

REMOVE YOUR PAPER.

This completes your lesson in typing. I hope you enjoyed it.

As your final activity, fill out the attitude sheet on the next page and turn it into your teacher. You might want to show her what you have learned [illegible].

Name ______________________________

Occupational Cluster & Number Business & Office VI

STUDENT ATTITUDE SHEET

Please check the block which best describes your feeling toward the activities which you have just completed.

SKILLS OR ACTIVITIES	Enjoyed it very much	Liked it	Didn't like it or didn't dislike it	Not very interesting	Didn't enjoy any part of it
1. Learning to use the typewriter					
2. Learning the parts of the machine					
3. Inserting and removing paper					
4. Typing home-row keys					
5.					
6.					
7.					
8.					
9.					

	Yes	No
10. Are you now aware of jobs using these skills or activities?		
11. Would you like a job involving these skills or activities?		
12. Would you like to find out more about this area of work?		

13. Comments ______________________________

BUSINESS AND OFFICE

OCCUPATIONAL CLUSTER: Business & Office Occupations

OCCUPATIONAL FAMILY: Typing and related; Secretarial*

*Representative job titles with DOT Code

Secretary	201.368
Clerk Typist	209.388
Receptionist	237.368
Office Manager	169.168
General Office Clerk	219.388

OCCUPATIONAL TASK: Arranging parts of a business letter

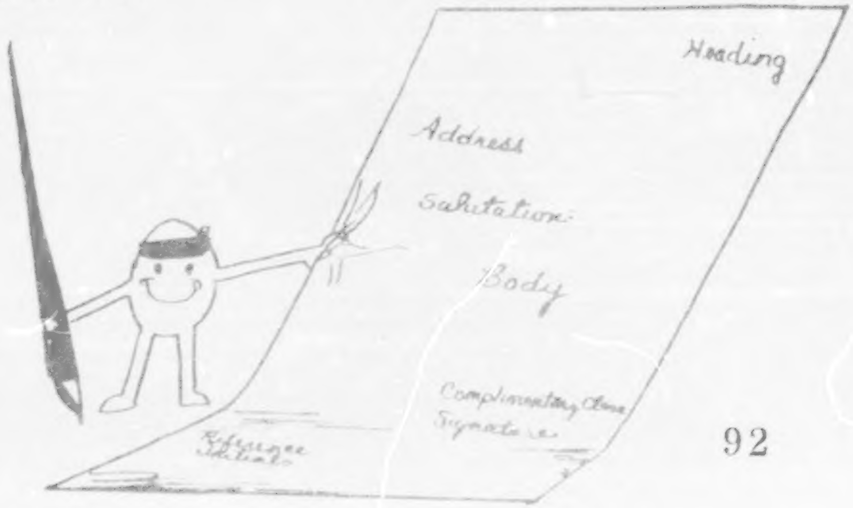
OCCUPATIONAL COMPETENCY: To identify and arrange parts of a business letter to be typed.

LEARNING OBJECTIVES

After the completion of the learning activities, the student will be able to do the following: identify the parts of a business letter, tell what each part is and give examples, label each part of a letter in the correct order, list three jobs in which knowing the parts of a business letter are necessary, and have a chance to find out if this type of work suits them.

SUGGESTED RESOURCES

This packet is self-contained, but if you desire additional material, you may consult any typing, shorthand, or office practice book.



ARRANGING PARTS OF A BUSINESS LETTER

Before handing this packet to a student

1. Duplicate enough copies of this packet (white and pink sheets) to provide each student with a copy.

   Note: White sheets are reusable and pink sheets are consumable.

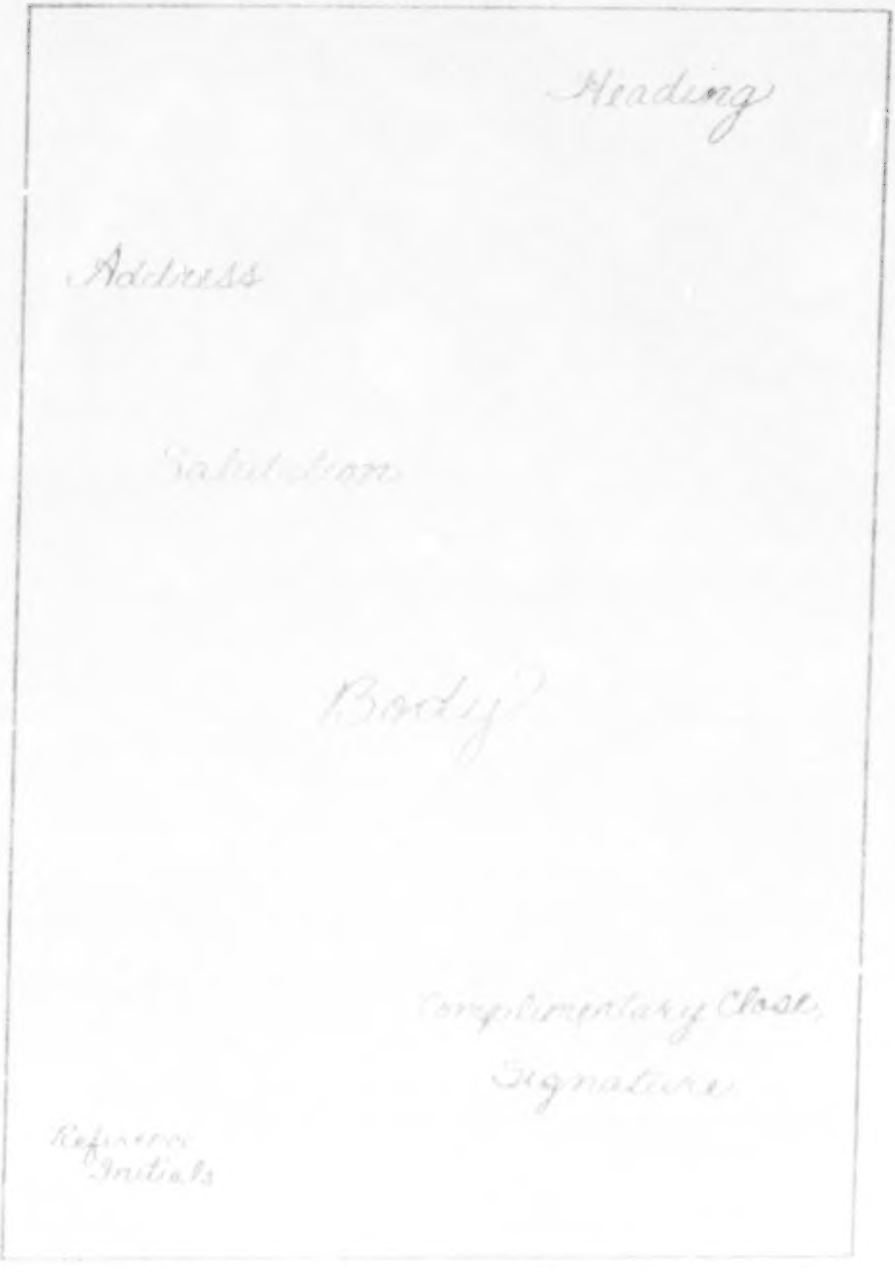
2. Gather necessary materials which will consist of (a) paper and (b) pen or pencil.

3. Read the background information in the student's packet if you are unfamiliar with this activity.

EVALUATION PROCEDURES

Upon completion of the packet the student will have a problem to do and turn in which will evaluate what he/she has learned. An attitude sheet will be turned in by the student on completion of the packet. This will help in determining interest in a career involving this skill.

ARRANGING PARTS OF A BUSINESS LETTER


Heading
Address
Salutation
Body
Complimentary Close
Signature
Reference Initials

After you complete the learning activities, you will be able to identify and tell what each part of a business letter is and give examples, label parts in [illegible] a chance to find out if this type of work [illegible]

DB

Do you know how to write
a business letter?

Is [illegible] definition
for a business letter??

Would [illegible] a business
letter like the [illegible]
at the right??

If you are [illegible]
or in the typing [illegible]
business letter [illegible]

Careers in which you need [illegible] of
a business letter [illegible]
secretary, [illegible]
an office manager, and a [illegible]
there are different [illegible] the
salaries and educational [illegible]
depending upon the [illegible]

Knowing how to [illegible] is only
part of a typist's [illegible]
produce [illegible]
Some typing [illegible]
typists often [illegible]
letters, copy [illegible] and
do other routine [illegible]
perform work [illegible] accuracy
or independent [illegible]

Personal [illegible]
to be neat, [illegible]
to be able [illegible]

Business classes that would be helpful in learning the parts of a business letter are: typing, office practice and business communications.

In the packet you are now ready to start, you will be assuming one of the duties of a typist which is to take a letter and put it in correct form to be typed.

LEARNING ACTIVITIES

Before you can assume your duties as a typist, you need to learn about the parts of a business letter. Turn to Worksheet A on the next two pages which explains the parts of a business letter. Some of these parts may already be familiar to you.

NOW that you have read about the parts of a business letter, let's see if you can answer the following questions. Use your own paper to answer [illegible]

a. Dear Mrs. Jones is an example of a

b. The part of a letter which explains the purpose of a letter is called the

c. To show who should [illegible] the [illegible] will use

d. Sincerely yours is an example of a

e. When a letterhead is used what is included in the heading?

f. What is contained in the heading when letterhead is not used?

Check your answers on answer sheets for Worksheet A.

There are many different types of letterheads just as there are many different companies. [illegible] activity do the activity listed in number a. [illegible] also do the activity in number b.

a. Check with your school secretary on the best type of letterhead your school uses.

b. Go to [illegible] and [illegible] letterhead, [illegible] will

Now that

WORKSHEET A

Parts of a Business Letter

1. Heading

The heading of a letter may be done different ways. The business letter is usually written on paper which is printed or engraved with a letterhead. The letterhead gives the name of the business, individual, or corporation, along with the street and city address; and frequently the telephone number, names of officers, slogan or other information. When the letterhead is used, the heading of the letter consists solely of the date:

November 18, 1976

When letterhead is not used, the heading consists of the street address and city and state along with the current date:

180 Fifth Avenue
East Orange, CA 31084
November 18, 1976

2. Address

The address in a business letter is made up of the name of the person or business to whom the letter is written, the street address and the city and state in which the addressee (person or business) is found. For example:

W. B. Major & Company
333 South Street
Oklahoma City, OK 19056

or

Miss Judy Andrews
45 Broadway Avenue
New York, NY 10014

3. Salutation

The salutation is your greeting to your correspondent (the person to whom you are writing). Some examples are:

Dear Sir:
Dear Madam:
Gentlemen:

Dear Mrs. Allen:
Dear Mr. Allison:
Dear Reader:

Dear Representative:
Dear Sally:
Dear Bob:

4. Body

The body of the letter is the purpose of the letter. It consists of the subject matter or the message to the person you are writing. The message may be short or long but it should be clear, easy to read, easy to understand, and to the point.

WORKSHEET A CONTINUED

5. Complimentary Close

The complimentary close is your way of leaving or closing your message to the person you are writing. It should be courteous and give a good impression. Some examples are:

Yours truly,	Yours respectfully,
Very truly yours,	Gratefully yours,
Yours very truly,	Cordially yours,
Sincerely yours,	Very cordially yours,
Yours very sincerely,	

6. Signature

The signature shows who wrote the letter. This is a most important part of the letter. Most firms insist that it is typed as well as written. For example:

Yours truly,

John [illegible]

7. Reference Initials

The reference initials are typed at the lower left of the business letter to indicate who typed the letter. For example: If Mary Simms typed the letter, she would use the following initials: ms. If Helen Finney typed the letter, she would use: "hf".

If the person who wrote the letter also typed the letter, there would be no initials.

After you have finished looking over Worksheet A carefully, turn back to the [illegible] to see what you do next.

Now that you have learned about the parts of a business letter, let's look at an example of how these parts are arranged so that they are in order to be typed. Make sure you pay close attention to the order of these parts.

(HEADING) [illegible]
[illegible]
Current Date

Mr. Jim Franklin
524 River Street (ADDRESS)
Memphis, TN [illegible]

Dear Mr. Franklin: (SALUTATION)

Thank you for your [illegible] catalog. We are [illegible] catalog will be read for [illegible].

BODY) When the catalogs are [illegible] we would be glad to see that you receive one. [illegible] you will find many things in our catalog that you will like.

Thank you for all the business you have given us in the past. We look forward to our continued good business relationship with you.

Sincerely yours, (COMPLIMENTARY CLOSE)

[illegible] (SIGNATURE)
President

nlc (REFERENCE INITIALS)

Now that you have seen the order of the parts of a business letter, see if you can list the parts in order without looking back at the illustration.

How did you do? You can check your answers by looking at the illustration on the preceding page.

You are now ready to assume one of your duties as a typist--to get a letter in correct order to be typed. Your boss, Fred Jones, has left on a business trip; but before leaving he made up the following letter for you to type. Before the letter can be typed it must be put in the correct order. After you read the letter, you are to take a sheet of paper and write out the letter in the correct form. Remember to supply any missing letter parts. Prepare the letter for Mr. Jones' signature. Assume the letter is done on letterhead.

This is what the note says:

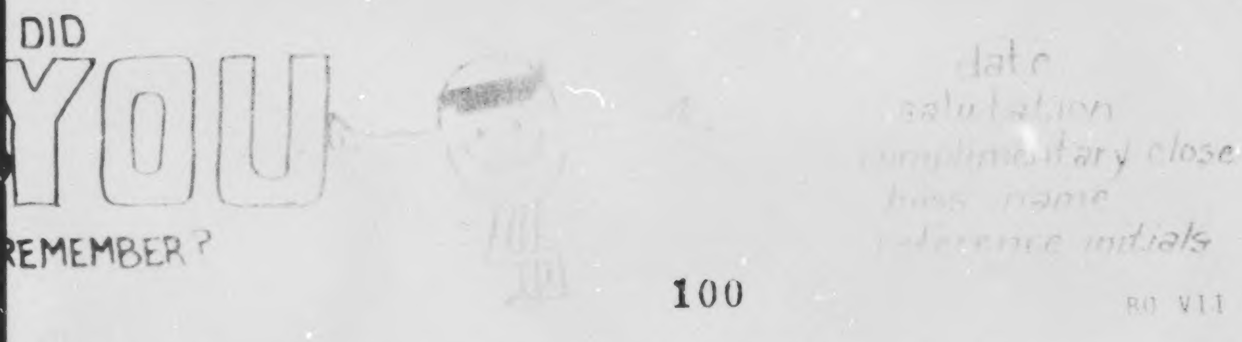
Please send a letter to Joan Johnson at [illegible] Manufacturing Company, 4501 Broadway, New York, NY 10018.

As a result of our last meeting together, I have decided to order the computer [illegible]. I believe that our business is [illegible] enough to warrant such a purchase at this time.

What really sold me on this computer [illegible] was all the many features you told me about when you were here. I am sure the computer will be of much benefit to our business.

Would it be possible for you to meet with us next week so that we can work out final details of the purchase? I look forward to hearing from you soon.

After you have finished the letter, you can turn to the next page to check.



(Current date)

Mr. John Johnson
Hughes Manufacturing Company
4001 Broadway
New York, NY 10046

Dear Mr. Johnson:

As a result of our last meeting together, I have decided to order the computer we discussed, Model 610. I believe that our business is expanding rapidly enough to warrant such a purchase at this time.

What really sold me on this particular computer was all the many features you told me about when you were here. I am sure the computer will be of much benefit in our business.

Would it be possible for us to meet sometime next week so that we can work out final plans for the purchase? I look forward to hearing from you soon.

Sincerely yours, (may have used another closing)

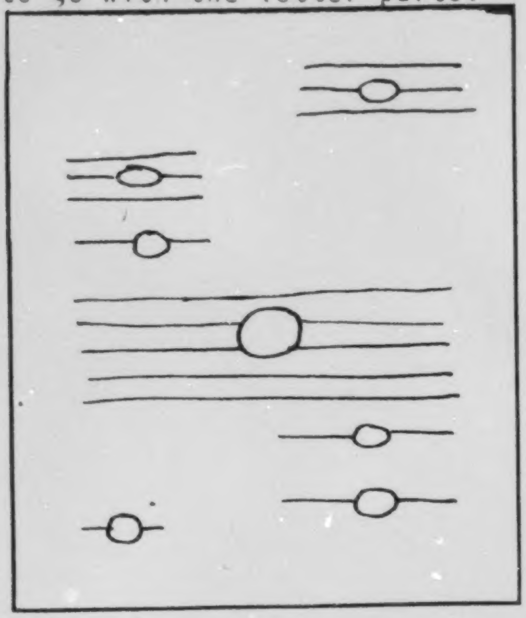
Fred Jones

ct (your initials)

YOU ARE NOW READY TO GO TO THE NEXT PAGE.

For your final activity, answer the following questions:

1. Using the illustration below, fill in the correct number to go with the letter parts.



1 Cordially yours,

2 Dear Mrs. Marra

4 Frank Jones, President

3 1801 Montrose Avenue
Pittsburg, PA 71056
April 13, 1976

5 cts

6 Mrs. Marilyn Marra
P. O. Box 186
Cleveland, OH 21067

7 Enclosed you will find the pictures you requested. We hope that they will meet with your satisfaction. The total cost, including shipping and handling, amounts to $41.95.

If we can be of assistance to you again, please let us know.

2. Using your own paper, list in order the seven main parts of a business letter and briefly explain each.

When you finish with this page, do the attitude sheet on the next page. Then turn in these pages to your teacher.

OPTIONAL ACTIVITY: If you enjoyed this packet, you might want to learn about other parts of a business letter; such as, mailing notations, attention lines, subject lines, enclosures, company names, postscripts and 2-page letters. To learn about these, look in the index of any typing book to find the page.

Name ______________________________

Occupational Cluster & Number Business & Office VII

STUDENT ATTITUDE SHEET

Please check the block which best describes your feeling toward the activities which you have just completed.

SKILLS OR ACTIVITIES	Enjoyed it very much	Liked it	Didn't like it or didn't dislike it	Not very interesting	Didn't enjoy any part of it
1. Arranging parts of a letter					
2. Learning the parts of a letter					
3. Writing a letter					
4.					
5.					
6.					
7.					
8.					
9.					

	Yes	No
10. Are you now aware of jobs using these skills or activities?		
11. Would you like a job involving these skills or activities?		
12. Would you like to find out more about this area of work?		

13. Comments ______________________________

BUSINESS AND OFFICE

OCCUPATIONAL CLUSTER: Business & Office Occupations

OCCUPATIONAL FAMILY: Accounting and Computing Occupations; Stenographic & Secretarial: Office Machines and Clerical Employment.*

*Representative Job Titles with DOT Code

Accounting Clerk	219.488,010
Cashier	211.368
General Clerk	219.388,066
Bookkeeper	210.388

OCCUPATIONAL TASK: Checking and figuring extensions on an invoice

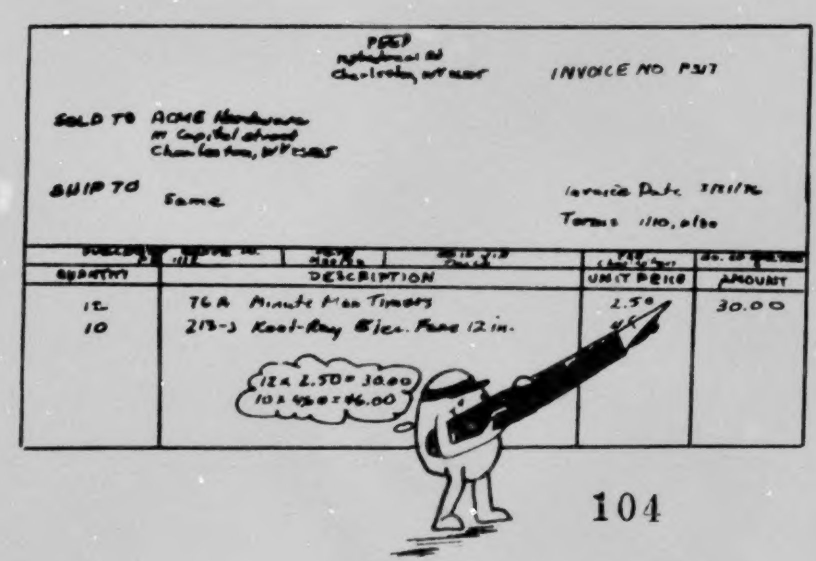
OCCUPATIONAL COMPETENCY: The completion of an invoice which will involve checking or figuring extensions.

LEARNING OBJECTIVES

After completion of the learning activities the student will be able to correctly compute extensions and total amount of a simple invoice, and find out if this type of work suits them.

SUGGESTED RESOURCES

For additional problems you may refer to any business math textbook section on invoice extension.



INVOICE NO P317

SOLD TO ACME Hardware

SHIP TO Same

Invoice Date [illegible]

Terms [illegible]

QUANTITY	DESCRIPTION	UNIT PRICE	AMOUNT
12	76A Minute Man Timers	2.50	30.00
10	213-3 Kool-Ray Elec. Fans 12 in.	[illegible]	

FIGURING EXTENSIONS

Before handing this packet to a student

1. Duplicate enough copies of this packet (white and pink sheets) to provide each student with a copy.

   Note: White sheets are reusable, and pink sheets are consumable.

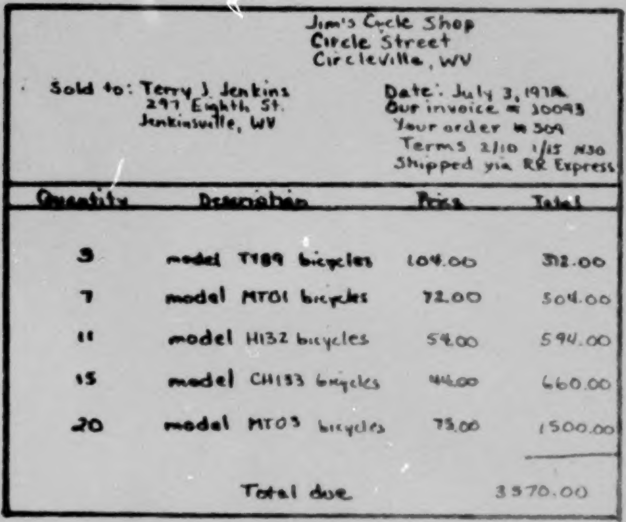
2. Gather necessary materials which will consist of: pencil. Some type of calculating machine makes the packet of greater interest to the student while not destroying its worth. One which will multiply is best. This makes sense when you realize that even the smallest business establishment will use this type of equipment.

3. Read the background information in the student's packet if you are unfamiliar with this type activity.

EVALUATION PROCEDURES

Use the final invoices and the key to these invoices to determine how well the student has completed the work. The attitude sheet will be helpful in determining the student's interest in a career which would involve this skill.

If the student expresses interest in this packet, you should encourage him/her to go on to the next packet. This takes the knowledge learned in this packet and extends it by learning to interpret terms, figure discount date, and compute the total amount due.

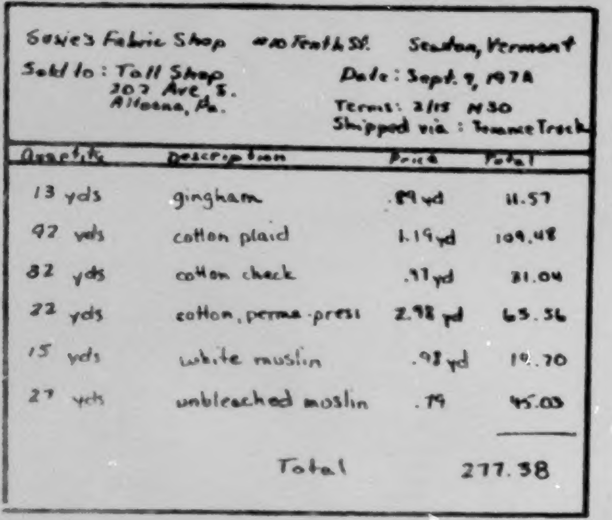


Jim's Cycle Shop
Circle Street
Circleville, WV

Sold to: Terry J. Jenkins
297 Eighth St.
Jenkinsville, WV

Date: July 3, 1978
Our invoice # 10093
Your order # 509
Terms 2/10 1/15 N30
Shipped via RR Express

Quantity	Description	Price	Total
3	model T189 bicycles	104.00	312.00
7	model MT01 bicycles	72.00	504.00
11	model H132 bicycles	54.00	594.00
15	model CH133 bicycles	44.00	660.00
20	model MT03 bicycles	75.00	1500.00
	Total due		3570.00



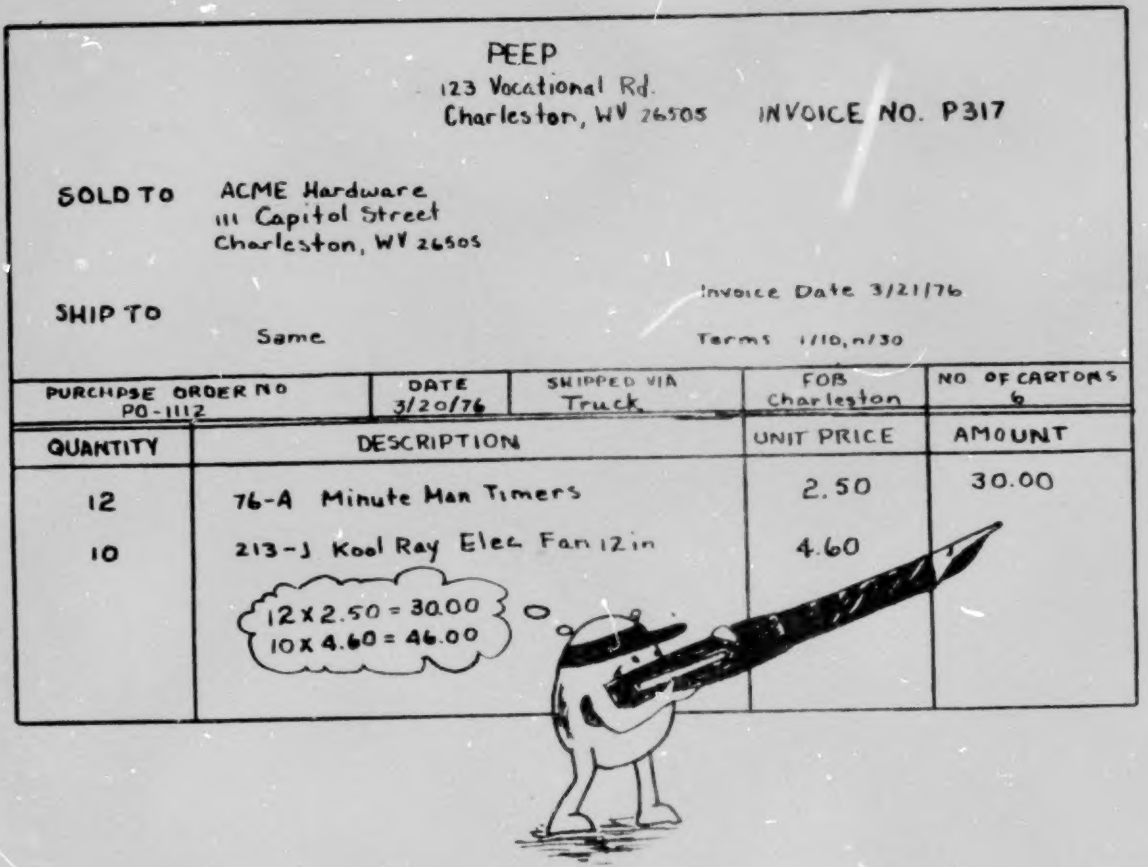
Susie's Fabric Shop #10 Tenth St. Seaton, Vermont

Sold to: Tall Shop
307 Ave. 3.
Altoona, Pa.

Date: Sept. 9, 1978
Terms: 2/15 N30
Shipped via: Tomance Truck

Quantity	Description	Price	Total
13 yds	gingham	.89 yd	11.57
92 yds	cotton plaid	1.19 yd	109.48
32 yds	cotton check	.97 yd	31.04
22 yds	cotton, perma-press	2.98 yd	65.56
15 yds	white muslin	.98 yd	14.70
27 yds	unbleached muslin	.79	45.03
	Total		277.38

FIGURING EXTENSIONS



PEEP
123 Vocational Rd.
Charleston, WV 26505

INVOICE NO. P317

SOLD TO ACME Hardware
111 Capitol Street
Charleston, WV 26505

SHIP TO Same

Invoice Date 3/21/76

Terms 1/10, n/30

PURCHASE ORDER NO	DATE	SHIPPED VIA	FOB	NO OF CARTONS
PO-1112	3/20/76	Truck	Charleston	6

QUANTITY	DESCRIPTION	UNIT PRICE	AMOUNT
12	76-A Minute Man Timers	2.50	30.00
10	213-J Kool Ray Elec Fan 12in	4.60	

After completion of the learning activities you will be able to correctly compute extensions and total amount of a simple invoice and have a chance to find out if this type of work suits you.

DB

If you buy three pieces of candy at 15¢ each

you owe ____ for all three pieces.

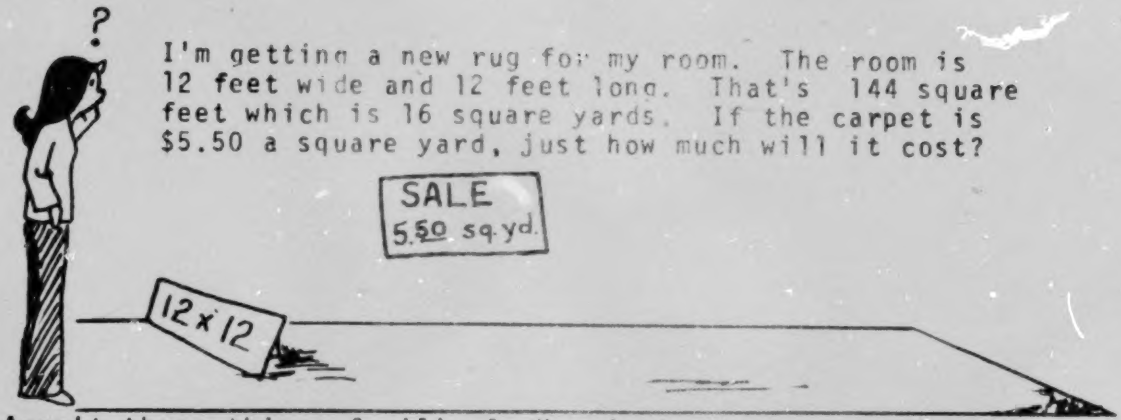
Wrong????
or
Correct????

	$132.50
	9.99
	290.61
	$432.00

I want these for my bike.

How much will they cost?

Banana seat	$8.50
Wheel guard	3.95
Hand breaks	9.99



I'm getting a new rug for my room. The room is 12 feet wide and 12 feet long. That's 144 square feet which is 16 square yards. If the carpet is $5.50 a square yard, just how much will it cost?

Aren't these things familiar? You just never get away from paying for things you buy and that always requires working with figures. All the math we are required to take in school serves a purpose--both to us personally, and to us in the world of work. If you have ever had a job (paper route, babysitting, mowing lawns) you know there are many things you would like to buy with the money you earn; but it only goes so far and buys so many things. Have you ever decided to buy something--then had to figure out how much it would cost--don't trust someone else to do this for you, always check.

In a small business the owner sometimes takes care of buying what he needs and then writes the checks paying for them. In larger firms, one person will do the buying, another is in charge of checking the items in when they are received, another in charge of checking the bill when it is received, and even another may be responsible for paying the bill.

Housewife, secretary, accountant, manager, owner--all of these people are involved in buying, checking and paying bills (invoices). If you were working for a business you would have some kind of calculating machine to help with your figuring--but you still have to know what to do. Should you subtract, add, multiply or divide. To work with money you will need to know how to work with decimals. If you goof a decimal point when figuring a bill, you may write a check for $150.00 instead of $15.00. Now that could present a problem, and if your boss found out, he would be very, very upset. Had you been paying the bill for yourself, I'll bet you would feel like jumping in the river.

All
because
you
m
i
s
p s
l
a
c
e
d a decimal ? ? ? ? ?

Do you like to work with figures, use adding machines, work with money (I said work with money, not spend money), write checks, etc? You would enjoy a job which would require this skill.

Are you accurate and neat? Can you check your own work? It is important that you can when you work with money.

Classes in basic math, business math, office practice, record-keeping, or accounting will help if you're interested in preparing for a job requiring this skill. (Of course, you know you need this for your personal use. You buy things, pay for things, sell something that you receive payment for. You've done these things for years, and you will be doing them from now on.)

LEARNING ACTIVITIES

You have a job working for a small auto and electrical supply firm in town. Since it is small, you have many different duties. You wait on customers and help them find what they want; you count items to make sure there is a good supply of each on hand; you help unpack supplies on arrival and check to make sure the right amount of each item has been received. You also help send out bills to customers that pay for their purchases once a month; and check each bill received to make sure the person who figured the extensions and totals did not make a mistake in math or that the typist did not make a mistake in typing.

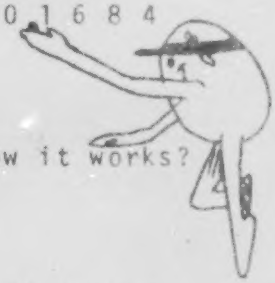
You may need to review some basic facts involving decimals in order to do a good job for your boss. Before going to the first worksheet for a review of multiplying decimals, you need to remember that when you multiply decimals you have to count all digits (numbers) to the right of the decimal point in both factors (original numbers) and add these together in order to place the decimal correctly in the answer.

Example: 22.22 x 124.22 = 2,760.1684

There are two numbers right of the decimal in 22.22.	There are two numbers to the right of the decimal in 124.22.

Therefore you must count four places from the right to the left in your answer to put in the decimal.

2,760.1684



Make sense? Remember how it works?

Want to try another?

Your store just received 14 do-dads, each costing $44.22. Just how much did the 14 do-dads cost the store?

Well now 14 x $44.22 = ?	14 x 4422 = 61908 but where do I put that decimal?

There are no decimals in the 14. There are two in the $44.22, so you need two places marked off (from right to left) in the answer.

14 x $44.22 = $619.08 Easy, huh?

Need another practice one? If you do, here it is. If you don't, just turn the page and work on worksheet A.

Your store just bought 15 radios at $105.00 each. How much must you pay for all 15?

15 x $105.00 = ? 15 x 10500 = 157500. Now place the decimal. Two places in $105.00, mark off two in the 157500. $1,575.00.

Easy as falling off a log, isn't it?

Now do worksheet A.

WORKSHEET A

Complete the following by multiplying.

$72.26 9	$3.82 3	$ .19 8	$1,000.00 10
$18.54 25	$9.98 13	$10.98 1011	$108.73 12
$3.02 28	$3.25 7	$1,234.50 25	$801.20 6

John bought 10 new pencils. Each one cost 10¢. 10 x .10 =

Susie bought 3 packs of bobby pins for 29¢ each. 3 x .29 =

Mr. James bought 15 pairs of roller skates to sell. They each cost him $9.95.

15 x $9.95 =

Your club at school sold 573 doughnuts for 15¢ each and 300 cups of coffee at 10¢ a cup.

573 x .15 =

300 x .10 = + ___________

(add your answers together to see how much your club made on the doughnuts and coffee)

Now that wasn't so difficult was it? Want to check and see just how well you did those?

1. (a) 650.34 (b) 11.46 (c) 1.52 (d) 10,000

2. (a) 463.50 (b) 129.74 (c) 11,100.79 (d) 1,304.76

3. (a) 84.56 (b) 22.75 (c) 30.862.50 (d) 4,807.20

5. Pencils were $1.00.

6. Bobby pins were 87¢.

7. The roller skates cost $149.25.

8. The doughnuts sold for $85.95, the coffee for $30.00, and you made $115.95 on both.

Now that you remember how it's done, let's try putting this to work for us. Your boss just handed you two invoices for goods he received. He wants you to check them to make sure they are extended and totaled correctly. (On the first one: 12 sets at $5.98 a set [12 x $5.98 = $71.76] -- that all right?) If the extension is correct, all you need to do is place a little check mark beside the extension. If the extension is wrong, draw a line through it and write the correct amount beside it. Then retotal to make sure the numbers have been added correctly. Remember if you change any amount in the extensions, the total will be wrong.

The two invoices are on the next page. Look at them carefully before you start to work on them, you need to know just what they look like and what all is on one.

After you check the invoices, put your initials in the upper right hand corner.

WHOLESALE SUPPLY COMPANY
2742 Ferguson Street
Charleston, WV 25000

Date: February 10, 197-

Sold to: Small's Supply Co.
Main Street
Your town, WV

Our invoice #GJ 5032

Your order # 1983

Terms: 2/10 N30
Shipped via: Railway Express Co.

Quantity	Description	Unit Price	Total
12 sets	JFH 291 Busing driver sets	5.98 set	71.76
2 each	J2987 Cylinder grinders	45.32 ea.	90.64
24 each	KX 102 oil pan gaskets	.75 ea.	18.00
1 each	W2358 Torque wrench	21.88 ea.	21.88
2 doz.	NX 4215 Weldor's goggles	30.00 doz.	60.00
2 each	10-foot engineer rods	15.00 ea.	30.00
1 doz.	50-foot steel tapes	40.00 doz.	40.00
		Total due	332.28

THE DYNA-CON PRODUCTS COMPANY
820 Lexington Drive - Detroit, Michigan

Sold to: Small's Supply Company
Main Street
Your town, WV

Invoice # 763
Date February 10, 197-
Terms 2/15, N/30
Shipped via C&O RR

Quantity	Item	Price	Amount
60	Single poletoggle switches	.42	25.20
400	feet No. 10, 2-wire cable	.22	88.00
16	12-inch steel reflectors	.85	14.50
120	duplex outlets	.44	52.80
8	water heater control switches	6.60	52.80
800	solderless connectors	.03	24.00
	Total due		257.30

That wasn't difficult, was it? Want to check it? All right but first, let's try doing the entire invoice, not just checking.

Today you have sold 4 customers different items. They took the goods and will pay for them later. They do have credit with the store, so you let them do this, but now you have to make up the bill and send it to them. Complete the bills.

SMALL'S SUPPLY COMPANY
Main Street
Your town, WV 25000
Phone 346-8799

SOLD TO: N. L. Crimmel
Rt. 3, Box 101
Outatown, WV 25000

Date: February 15, 197a
Our Invoice #3761

Terms: Net 30 days
Shipped via: called for

Quantity	*Item*	*Unit Price*	*Total*
30 ea.	NA750 gaskets	.30 ea	
75 sets	903-1 socket sets	1.50 set	
28 ea.	60 foot steel tapes	5.50 ea.	
3 ea.	9J361 cylinder grinders	57.95 ea.	
		Total due	

SMALL'S SUPPLY COMPANY
Main Street
Your town, WV 25000
phone 346-8799

SOLD TO: Jimmy Provenzeno
Highland Court
Yourtown, WV 25000

Date: February 15, 197A
Our invoice #3762

Terms: Net 30 days
Shipped via: called for

Quantity	*Item*	*Unit Price*	*Total*
30 ea.	Poletoggle switches	.65 ea.	
8 ea	Alum. reflectors	.29 ea.	
75 ea.	Deluxe outlets	.78 ea.	
10 ft.	copper tubing	.60 ft.	
		Total due	

SMALL'S SUPPLY COMPANY
Main Street
Your town, WV 25000

Phone 346-8799

Sold to: M. C. Construction Co.
Outlet Road
Your town, WV 25000

date: February 9, 197-
Invoice #128

Terms: Net 30 days
Shipped via: called for

Quantity	Item	Unit price	Total
3 each	50-foot steel tapes	5.50 ea.	
5 each	986 wrench	18.75 ea.	
12 each	JfK screw sets	.35 ea.	
150 each	MCE trip sets	.25 ea.	
203 each	solderless connectors	.05 ea.	
1 set	JFH 291 Busing driver sets	7.50 set	
21 each	.9876 connector rods	2.98 ea.	
15 each	3241 bender frames	1.57 ea	
	Total due		

SMALL'S SUPPLY COMPANY
Main Street
Your town, WV 25000

Phone 346-8799

Sold to: J. D. Richardson
1029 - 7th Street
Your town, WV

date: February 9, 197-
Invoice # 129

Terms: Net 30 days
Shipped via: called for

Quantity	Item	Unit Price	Total
20 feet	#10, 2-wire cable	.30 ft.	
4 each	#HC8 water heater switches	4.50 ea.	
20 each	#XIO gaskets	.25 ea.	
1 pair	NX 4215 weldor's goggles	3.50 pr.	
3 pair	pliers for RX10 heater	7.00 pr.	
1 each	RX10 heater	98.99 ea.	
	Total due		

Did you do them right? Check the next page to make sure.

Now this time, let's do just a couple more, but to be just a little different, let's try some firm other than Small's. There is one from Jim's Cycle Shop and one from Susie's Fabric Shop. Now be extra careful, because after you extend and total them, you will give them to Mr. Jim, and Ms. Susie so they can write checks and pay for the goods. (Your teacher will do this for you.)

Jim's Cycle Shop
Circle Street
Circleville, WV

Sold to: Terry J. Jenkins
297 Eighth Street
Jenkinsville, WV

Date: July 3, 197A
Our invoice # J0093
Your order # 309
Terms 2/10 1/15 N30
Shipped via RR Express

Quantity	*Description*	*Price*	*Total*
3	model TY89 bicycles	104.00	
7	model MT01 bicycles	72.00	
11	model H132 bicycles	54.00	
15	model CH133 bicycles	44.00	
20	model MT03 bicycles	75.00	
	Total due		

Susie's Fabric Shop *#10 Tenth Street* *Sewtown, Vermont*

Sold to: Tall Shop
202 Avenue, S.
Altoona, Pa.

Date: September 9, 197A

Terms: *2/15 N30*
Shipped via: Terance Truck

Quantity	*Item*	*Price*	*Total*
13 yards	gingham	.89 yd.	
92 yards	cotton plaid	1.19 yd.	
32 yards	cotton check	.97 yd.	
22 yards	cotton, perma-press	2.98 yd.	
15 yards	white muslin	.98 yd.	
57 yards	unbleached muslin	.79 yd.	
	Total		

Now turn to page 12.

WHOLESALE SUPPLY CO.
2742 Ferguson St.
Charleston, WV 25000

Your initials

SOLD TO: Small's Supply Co
Main Street
Your town, WV

DATE: Feb. 10, 197-
OUR INVOICE # GJ 5032
YOUR ORDER # 1983

Terms: 2/10 N30
Shipped via RR Express Co

Quantity	Description	Unit Price	Total
12 sets	JFH 291 Busing Driving sets	5.98 set	71.76 ✓
2 each	23987 Cylinder grinders	45.32 ea.	90.64 ✓
24 each	KX 102 oil pan gaskets	.75 ea.	18.00 ✓
1 each	W2358 Torque wrench	21.88 ea	21.88 ✓
2 doz.	NX 4215 Welder's goggles	30.00 dz	60.00 ✓
2 each	10-ft engineer rods	15.00 ea	30.00 ✓
1 doz.	50-ft steel tapes	40.00 dz	40.00 ✓
		Total due	332.28 ✓

THE DINA-COM PRODUCTS CO.
820 Lexington Drive Detroit, Michigan

Your initials

Sold to: Small's Supply Co.
Main St.
Your town, WV

Invoice # 763
Date Feb. 10, 197-
Terms 2/15 N/30
Shipped via C&O RR

Quantity	Item	Price	Amount
60	Single pole toggle switches	.42	25.20 ✓
400	ft. No. 10, 2 wire cable	.22	88.00 ✓
16	12 in. steel reflectors	.85	~~44.60~~ 13.60
120	duplex outlet	.44	52.80 ✓
8	water heater control switch	6.60	52.80 ✓
800	solderless connectors	.03	24.00 ✓
	Total due		~~264.30~~ 236.4

SMALL'S SUPPLY CO.
Main St.
Your town, WV 25000
Phone 596-8799

SOLD TO: N.L. Crimmel
Rt. 3 Box 101
Outatown, WV 25000

Date: Feb. 15, 1978
Our invoice # 3761
Terms: Net 30 days
Ship via: called for

Quantity	Item	Unit Price	Total
30 ea.	NA705 gaskets	.30 ea	9.00
75 sets	903-1 socket sets	1.50 set	112.50
28 ea	60 ft steel tapes	5.50 ea	154.00
3 ea.	97361 cylinder grinders	57.95 ea	173.85
	Total due		449.35

SMALL'S SUPPLY CO.
Main street
Yourtown, WV 25000
phone 596-8799

SOLD TO: Jimmy Provenzano
Highland Court
Yourtown, WV 25000

Date Feb. 15, 1978
Our invoice # 3762
Terms Net 30 days
Shipped via: called for

Quantity	Items	Unit Price	Total
30 ea.	Pole toggle switches	.65 ea	19.50
8 ea.	Alum. reflectors	.29 ea	2.32
75 ea	Deluxe outlets	.78 ea	58.50
10 ft	Copper tubing	.60 ft	6.00
	Total due		86.32

SMALL'S SUPPLY CO.
Main St.
Yourtown, WV 25000
Phone 596-8799

SOLD TO: ML Construction Co.
Outlet Rd.
Yourtown, WV 25000

Date: Feb 9, 1978
Invoice # 128
Terms: Net 30 days
Ship via: called for

Quantity	Item	Unit Price	Total
3 ea	50 ft. steel tapes	5.50 ea	16.50
5 ea	986 wrench	18.75 ea	93.75
12 ea	JFK screw sets	.35 ea	4.20
150 ea	MCE trip sets	.25 ea	37.50
203 ea	solderless connectors	.05 ea	10.15
1 set	JFH 291 Busing driver sets	7.50 set	7.50
21 ea	9876 connector rods	2.98 ea	62.58
15 ea	9241 bender frames	1.57 ea	23.55
	Total due		255.73

SMALL'S SUPPLY CO.
Main St.
Yourtown, WV 25000
Phone 596-8799

SOLD TO: J.D. Richardson
1029 - 7th St.
Yourtown, WV 25000

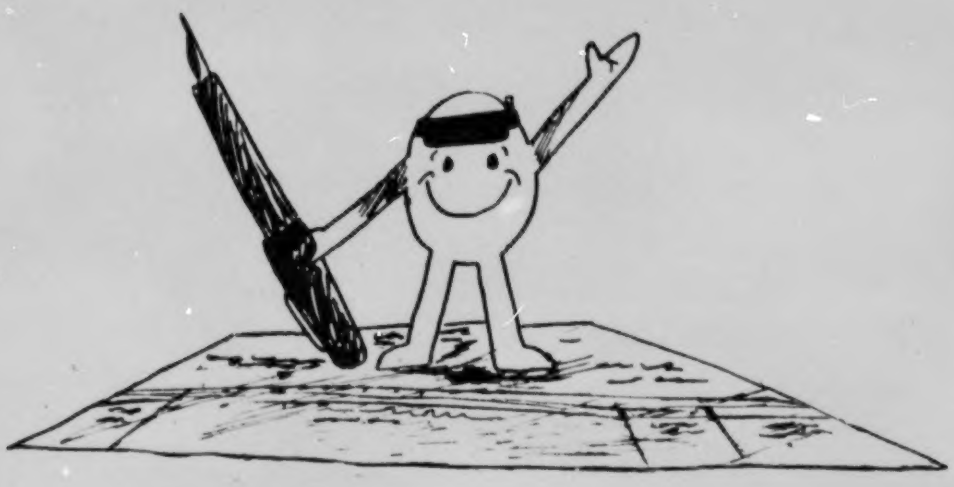
date: Feb 9, 1978
Invoice # 129
Terms: Net 30 days
Ship via: called for

Quantity	Items	Unit Price	Total
20 ft	#10, 2 wire cable	.30 ft	6.00
4 each	WHCB water heater switches	4.50 ea	18.00
20 ea	#X10 gaskets	.25 ea	5.00
1 pr	NX 4215 welder's goggles	3.50 pr	3.50
3 pr	pliers for RX10 heater	7.00 pr	21.00
1 ea	RX10 heater	98.99 ea	98.99
	Total due		152.49

Use these to check your work. When you finish checking, turn back to page 10.

Well, did you enjoy this work? Would you like to learn how to figure the date to pay an invoice and take advantage of the cash discount. You would? Great!! The next packet is just that.

Little Peep will see you there.



Give the last two invoices to your teacher for approval. Please complete the attitude sheet on the next page and give this to her/him, too. I do hope you enjoyed it enough to NOT check under that mean Peep with his tongue out.

Name ____________________

Occupational Cluster & Number Business and Office #VIII ______

STUDENT ATTITUDE SHEET

Please check the block which best describes your feeling toward the activities which you have just completed.

SKILLS OR ACTIVITIES	Enjoyed it very much	Liked it	Didn't like it or didn't dislike it	Not very interesting	Didn't enjoy any part of it
1. Reading about the occupations.					
2. Working with figures.					
3. Reviewing decimals					
4. Checking invoices					
5. Extending invoices					
6. Working with the adding machine					
7.					
8.					
9.					
10. Are you now aware of jobs using these skills or activities?	Yes	No			
11. Would you like a job involving these skills or activities?					
12. Would you like to find out more about this area of work?					

13. Comments ____________________

____

____

BUSINESS AND OFFICE

OCCUPATIONAL CLUSTER: Business and Office Occupations

OCCUPATIONAL FAMILY: Accounting and Computing Occupations; Stenographic and Secretarial: Office machines and Clerical employment*

*Representative Job Titles with DOT code

Bookkeeper	210.388
Accounting clerk	214.488.010
Cashier	211.368
General Clerk	219.388,066

OCCUPATIONAL TASK: Figuring cash discount amount and date of payment.

OCCUPATIONAL COMPETENCY: The completion of an invoice which will involve figuring the amount of cash discount to be deducted and the date of payment.

LEARNING OBJECTIVES

After completion of the learning activities the student will be able to interpret the terms of payment as stated on an invoice and given a payment date, correctly compute the cash discount, the date of payment and the amount to be paid. Also, they will have a chance to find out if this type of work suits them.

SUGGESTED RESOURCES

For additional problems you may refer to any business math textbook section on invoice discounts and payment. If there is some type of calculating machine available it will make this activity of greater interest to the student while not reducing the value of the project. (All offices have this equipment.)

76.00
X .01
~~760.00~~
~~76.00~~
~~760~~
?

FIGURING DISCOUNT AND DATE OF PAYMENT

Before handing this packet to a student

1. Duplicate enough copies of this packet (white and pink sheets) to provide each student with a copy.

   Note: White sheets are reusable, and pink sheets are consumable.

2. Gather the necessary materials which will consist of: Pencil. Some type of adding machine makes the packet of greater interest to a student while not destroying its worth (one which will multiply is best). Even the smallest office will use this type of equipment.

3. Read the background information in the student's packet if you are unfamiliar with this activity.

EVALUATION PROCEDURES

Use the final invoices and the key tothese invoices to determine how well the student has completed the work. The attitude sheet will be helpful in determining the student's interest in a career which would involve this skill.

Prerequisite: Completion of CHECKING AND FIGURING EXTENSIONS ON AN INVOICE (BO VIII)

KEY TO INVOICES

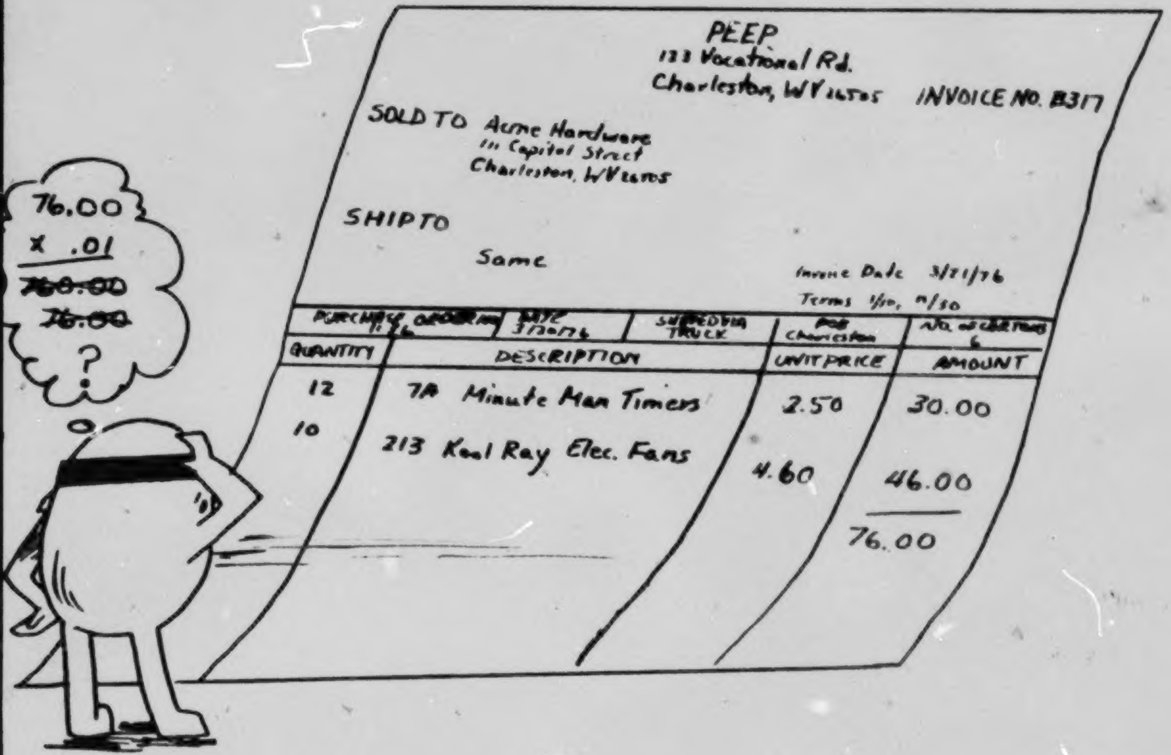
FEB. 20
Wakefield
Inv. 9986
1.48
Check amount 72.52

AUG. 15
Roland's
Inv. BA99
5.05
Ck. amt. 247.45

OCT. 22
Wakefield
Inv. # 12000
1.29
Ck. amt. 63.01

FIGURING DISCOUNTS AND DATE OF PAYMENT

Prerequisite: Before doing this packet, you should have completed CHECKING AND FIGURING EXTENSIONS ON AN INVOICE (BO VIII).



PEEP
123 Vocational Rd.
Charleston, WV 25305

INVOICE NO. B317

SOLD TO Acme Hardware
111 Capitol Street
Charleston, WV 25305

SHIP TO
Same

Invoice Date 3/21/76
Terms 1/10, n/30

PURCHASE ORDER NO. 1176	DATE 3/20/76	SHIPPED VIA TRUCK	FOB Charleston	NO. OF CARTONS 6

QUANTITY	DESCRIPTION	UNIT PRICE	AMOUNT
12	7A Minute Man Timers	2.50	30.00
10	213 Kool Ray Elec. Fans	4.60	46.00
			76.00

After completion of the learning activities you will be able to interpret the terms of payment as stated on an invoice and given a payment date, correctly compute the cash discount, the date of payment and the amount to be paid. This will give you a chance to find out if this type of work suits you.

? ? ? ? ? ? ? ? ? ?
?
? 2/10 N/30 ???
?
? ? ? ? ? ? ? ? ? ?

EOM ???????
??????????

I
bought
my
bike
on
credit
----
when
do
I
have
to
pay
for
it
?

If you pay your bill early
you can take off a
little extra.

Pay in 30 days at net--
or the bill is past due
and we'll send the
sheriff.

Well, here we go again. Did you enjoy the last packet? You learned how to extend and to check the extensions on an invoice. You know it really is important to be able to check the bills your company receives to see if they have been charged for the things they received at the prices they bought them for. Of course, there is always that typist that hits the wrong key and makes the price wrong, and you have to catch that.

In a small office the owner sometimes takes care of buying what he needs and then writes the checks paying for the goods. Someday this might be you. Or you might work for someone else who doesn't know how to do this, or even a firm that is so large they have special people just for this job. Now you know you must be neat and accurate as well as like working with figures and money. If you would enjoy this type work you should take classes in business math, recordkeeping, accounting or even office procedures.

Businesses selling merchandise on credit do need their money to pay their own bills, and one way they try to encourage their customers to pay in a hurry is by offering money off (a discount) if they pay in a few days. (On credit means the person buying the goods will pay for them at a later date.) A firm can save a good deal of money by taking advantage of discount terms and paying in the discount period.

LEARNING ACTIVITY

You are working part time for John's Candy Company. Mr. John ask you to come in after school to help him answer the phone, do the filing, and check his bills (invoices) for errors before he mails them to his customers.

You've done a real good job; your work is accurate and neat. He feels you can be of even more help to him by checking the bills he receives to make sure they are right. Mr. John pays all of his bills within the discount period so he can save money. (However, Mr. John is a very busy person and every once in a while he overlooks one, doesn't pay it early and loses his discount.)

When the Candy Company receives an invoice it is put in a file basket marked "check and file for payment." It's your job to take the invoice and check it:

You compare it with the purchase order. (Did you get what was ordered? Is it at the price for which it was ordered?)

Next check extensions and total. If they are right . . . . .

Mark on the top of the invoice "To be paid before______" (This is the last day you can pay the bill and still take the discount.)

TO BE
PAID
BEFORE...

Now file it in a "tickler" file. (A tickler file looks a little like a notebook, only it expands to hold many, many papers. This tickler file is arranged by dates. You put the invoice in the file at the date it needs to be paid.)

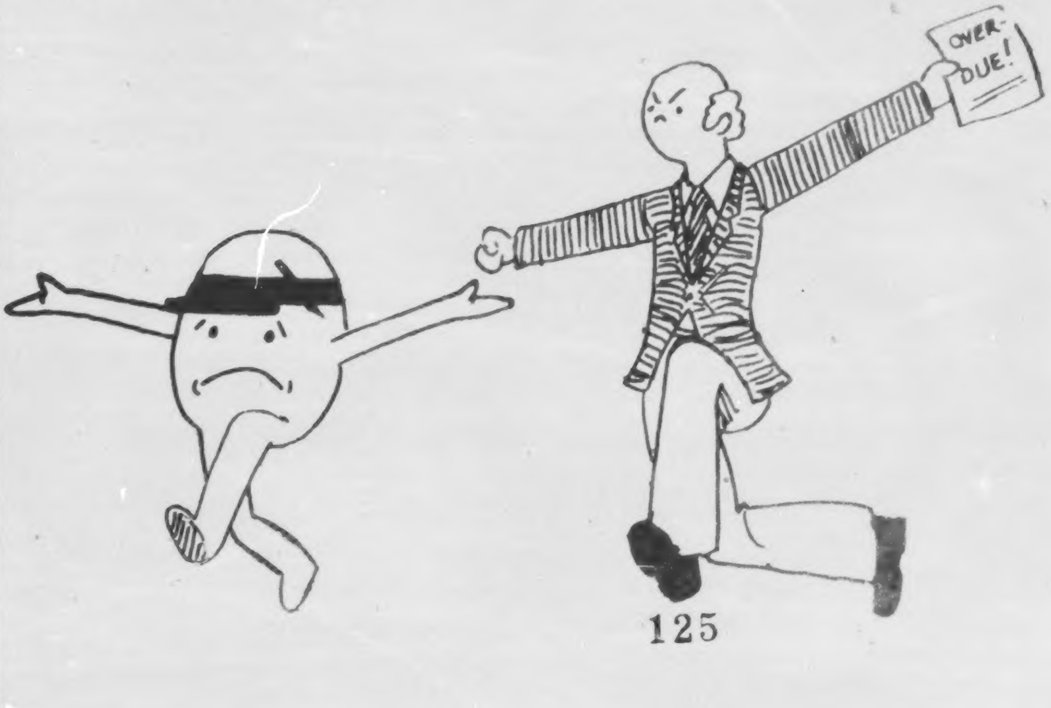
When it's time for the bill to be paid--you figure the amount of cash discount you may deduct, subtract this from the total amount of the bill to come up with the amount for which the check must be written. Mr. John will write the checks.

The job is not too difficult, but it is very important.

For example let's say your firm just bought a car-load of refrigerators, freezers and air-conditioners. The total amount of the entire load is $14,000. (Businesses often buy in large amounts because they get a better price.) Terms printed on the invoice are 2/10 N30. This means that they may take 2% off the total of the bill if they pay for it in ten days. The N30 means that it MUST be paid for in 30 days at the total price, or it becomes past due.

Now let's see. $14,000. 2% of that $14,000 is a lot of money. (.02 x $14,000) It's $280.00. Now wouldn't you like to save that much money just by paying a bill in ten days after you got the things? Well, if the firm has the money, they will. Sometimes a business won't have the money, and has to wait until they sell some of the goods before they have enough money to pay the bill. This is all right since they do have 30 days to pay.

If it's your job to get invoices ready for paying, or even to write the checks and your boss wants to take advantage of this savings, you had better be very careful about paying bills in time and figuring how much the discount amounts to.



You already know how to check extensions and totals on an invoice. Now you need to learn to interpret "terms"--it probably looks like a foreign language.

Terms may read: 2/10 N30
or
2/5 1/10 N30
or
N/30
or
2/10 N30 EOM
or
just any combination...

No, it isn't Greek.

"Terms" mean the agreed upon manner in which the bill must be paid, and the terms of an invoice are printed on it.

Peep is having a time trying to figure this out--let's help. It is really very simple; you just have to know the secret.

2/10 N30 means you may deduct 2% from the total amount of the bill if it is paid with 10 days, N30 means that you must pay the bill in 30 days in the full amount or the bill becomes past due.

See how it works:

2/	(the first figure) is the percent you may take off
/10	(the second figure) the amount of days you have to pay the bill if you want to take the percent off.
N	this means in the full amount of the invoice
30	the figure following the N tells how many days from the date of the invoice you may take to pay before the bill becomes past due.

All right, there's another one. EOM This means end-of-month. In the terms reading 2/10 N30 EOM, this means you have 30 days after the end-of-the-month to pay the bill before it is past due. Oh, by the way--past due means that you have not kept your promise to pay when you should. They (the people you owe the money to) can demand payment, write nasty letters, or even send the sheriff after you.

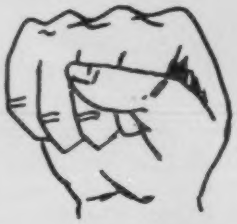
Try a few. The invoice is dated January 10, terms read 2/10 N30. 10 days after January 10 would be January 20, so you may deduct 2% discount if you pay by January 20 and if you don't you MUST pay by February 19 or you have a past due bill.

Do you have the secret now? Let's try a few just to check.

Date of Invoice	*Terms*	*Discount date*	*Net Date*
February 1	2/10 N30		
April 15	3/10 N/60		
July 18	1/10 N/30		
September 2	2/10 N30 EOM		

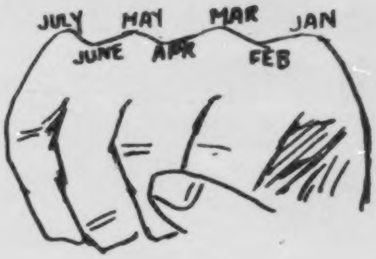
How are you doing? Want to check--look at the top of the next page (hey, no cheating, work them first).

Are you having trouble? Is the problem that you aren't sure just how many days each month has? That's easy to cure.



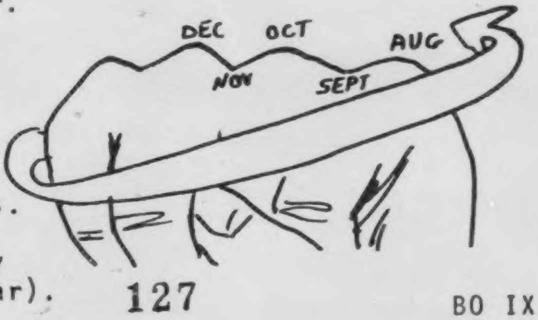
Close your hand (make a fist)

Now look at your knuckles. The knuckle sticks up and there's a low place between them.



Start next to your thumb and count the knuckle as January, the low place between that and the next one as February. The next knuckle is March, the low place is April. The next knuckle is May, the low place June, and the last knuckle is July.

Woops--no more knuckles--well start over again.



The knuckle next to the thumb is August, the low part is September. The knuckle beside September is October and the next low part is November. The next knuckle is December.

Easy---well the month that falls on top of the knuckle has 31 days. The month that falls in the low part has only 30--except February which has only 28 (29 in leap year).

Answers to the last page.

10 days after Feb. 1 is Feb. 20. 30 days after would be March 2.

10 days after April 15 is April 25. 60 days later is June 24.

10 days after July 18 is July 28. 30 days later is August 17.

10 days after Sept. 2 is Sept. 12. 30 days after the end of September is October 30.

Do just a few more since you're sure of how many days in each month now.

Date of invoice	*Terms*	*Discount date*	*Net date*
December 3	2/15 N60		
March 9	1/10 N30		
June 30	2/10 N30		
August 7	1/15 N30		

(Answers are on next sheet at top---don't you dare cheat! You do them first.)

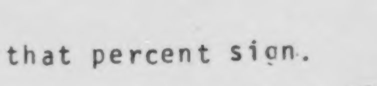
Well, we're on our way. BUT we still have to figure the amount of the discount we can take.

Ohhhhhhhhh------percentages------------good grief.

Well, this is really easy, too, IF you know the secret.

2/10 means 2% if paid within 10 days. Of course you know if you find a percentage of a number you must multiply. Let's say the amount of the invoice is $202.50. We want 2% of $202.50, that means 2% x $202.50. BUT the catch is that you can NOT multiply by a percentage.

Hey, Peep, get rid of that percent sign. 2 x 202.50



That's better!

But, you have to replace it with something. That's right, you replace it with a decimal point that's been moved two places to the left.

--Peep--move the decimal for us.

.02 x 202.50

Answers to the discount date and net date exercise.

15 days from Dec. 3 is Dec. 18 , 60 days from Dec. 3 is Feb. 1

10 days from March 9 is March 19, 30 days from Mar. 9 is April 18.

10 days from June 30 is July 10, and 30 days after is July 30.

15 days after August 7 is Aug. 22, and 30 days after is Sept. 6.

If Peep can move that decimal and remove the percentage sign, so can you. Try.

3% as a decimal is .03
10% as a decimal is .10
7% as a decimal is .07
25% as a decimal is .25

Your turn.

1% as a decimal is _____

5% as a decimal is _____

12% as a decimal is _____

15% as a decimal is _____

2% as a decimal is _____

4% as a decimal is _____

Easy? Sure. (Check answers at top of next page--I know you didn't cheat.)

The rest is easy. In the last packet we reviewed how to multiply with decimals, so you know how that is done. Now all you need to do is get some practice.

Example:

Invoice amount	$202.50
Invoice terms	2/10 N30
Invoice date	Jan. 10.

#1 Figure the last day you may pay the invoice and still take the discount.

#2 Figure the amount of the discount.

#3 Subtract the discount from the total amount of the invoice to find out how much the check must be.

Answers to decimals.

1% is .10   5% is .05   12% is .12   15% is .15

2% is .02   4% is .04

Take #1: Invoice date is Jan. 10 -- 10 days later is Jan. 20.

#2: 2% is the percentage. 2% is .02 and .02 x $202.50 = 4.045

Now this presents a problem--one-half a cent. You must round the number to the next highest penny, so the answer would be $4.05.

#3		
	Total amount of invoice	$202.50
	amount of discount	- 4.05
	amount of check	$197.45

Try some: (Always pay in the discount period)

		Last day to pay	Amount of Discount	Amount of Check
Invoice amount	398.10			
Invoice terms	2/10 N30			
Invoice date	Feb. 1	________	________	________
Invoice amount	$417.15			
Invoice terms	1/10 N60			
Invoice date	March 10	________	________	________
Invoice amount	$37.25			
Invoice terms	3/10 N30			
Invoice date	Dec. 5	________	________	________
Invoice amount	$57.80			
Invoice terms	2/10 N30			
Invoice date	Sept. 9	________	________	________
Invoice amount	$100.00			
Invoice terms	2/10 N60			
Invoice date	Dec. 3	________	________	________
Invoice amount	$99.00			
Invoice terms	2/10 N30			
Invoice date	June 19	________	________	________
Invoice amount	$15.20			
Invoice terms	2/10 N30			
Invoice date	July 31	________	________	________

Check on discounts:

	Last day	Discount	Check
Amount $398.10	Feb. 10	$ 7.96	$390.14
Amount $417.15	March 20	$4.17	$412.98
Amount $37.25	Dec. 15	$1.12	$36.13
Amount $57.80	Sept. 19	$1.16	$56.64
Amount $100.00	Dec. 13	$2.00	$98.00
Amount $99.00	June 29	$1.98	$97.02
Amount $15.20	August 10	$ .30	$14.90

You're ready to go to work. Mr. John has received some invoices and he has ask that you determine the discount amount and date.

You determine the discount date first and write it in the upper right hand corner. Next figure the amount of discount, write it below the total amount and subtract. Mark your answer after you subtract as "check amount".

EXAMPLE

Feb. 20

WAKEFIELD SWEET SUPPLY COMPANY
39 Main Street
Wakefield, NJ

Invoice # 9986
Invoice date: February 10, 197A

SOLD John's Candy Company
Anytown, Your State

Terms: 2/10 N30
Shipped via: Faswell Freight

Quantity	*description*	*Unit price*	*total*
12 boxes	Marshmallows (sample)	1.40	$16.80
10 boxes	Peanut Squares	3.00	30.00
5 boxes	Fudge squares	3.50	17.50
5 boxes	Sugared Almonds	3.50	17.50
5 boxes	Molasses Kisses	2.90	14.50
12 boxes	Nut Brittle	3.50	42.00
			$138.30
			− 2.77
		Check amount	135.53

ROLAND & SONS   Grover Street   Newark, NJ

SOLD TO: JOhn's Candy Co.
Anytown, WV

Date: July 20, 19--
Invoice # BA 98

Shipped via: our truck
Salesman: M. L. Green

Terms: 1/15 N30

Quantity	description	unit price	total
10 bxs.	wafers, asst.	3.10	31.00
15 bxs.	Spearmint sticks	5.00	75.00
5 bxs.	gum drops	3.00	15 00
		Total due	120.00

WAKEFIELD SWEET SUPPLY COMPANY
39 Main Street
Wakefield, NJ

Invoice # 11889
Invoice date September 3, 19--

sold John s Candy Company
Anytown, WV

Terms: 2/10 N30
Shipped via: Fast Carrier

Quantity	description	unit price	total
12 boxes	Pralines (economy)	12.00	144.00
10 boxes	Mint wafers (colored)	7.60	76.00
3 boxes	Jelly beans (mint)	6.00	18.00
16 boxes	Licorice shoestrings	3.00	48.00
			286.00

WAKEFIELD SWEET SUPPLY COMPANY
39 Main Street
Wakefield, NJ

Invoice # 10350
Invoice date: April 13, 19--

SOLD John's Candy Company
Anytown, WV

Terms: 2/10 N30
Shipped via: Fast Carrier

Quantity	description	Unit Price	Total
12 boxes	Pralines (fancy boxed)	14.50	174.00
10 boxes	Chocolate buds (boxed 3-2)	15.60	156.00
10 boxes	Chocolate wafers	8.80	88.00
2 boxes	Fruit flavors wafers, asst.	7.98	15.96
		total due	433.96

ROLAND & SONS Grover Street Newark, NJ

SOLD TO:
John's Candy Shop
Anytown, WV

Date: May 15, 19==
Invoice # BA65

Shipped via: our truck
Salesman: J. H. Smithers

Terms: 1/15 N30

Quantity	Description	Unit Price	Total
10 bxs.	Caramels	5.60	56.00
20 bxs.	Milk chocolate wafers	10.00	200.00
10 bxs.	Butterscotch	8.50	85.00
10 bxs.	Lemon Drops	4.70	47.00
10 bxs.	Molasses Chips	3.98	39.80
		Total due	427.80

Would you like to check your work:

Roland & Sons
Invoice #BA98 - Payment date Aug. 4, Discount $1.20, Check $118.80

Wakefield Sweet Supply Co.
Invoice #11889 - Payment date Sept. 13, Discount $5.72, Check $280.28

Wakefield Sweet Supply Co.
Invoice #10350 - Payment date April 23, Discount $8.68, Check $425.28

Roland & Sons
Invoice #BA 65 - payment date May 30, Discount $4.28, Check $422.52

Now the final test of your work. Mr. John hands you the three invoices below. Please find the discount date, the amount of discount and the amount of the check and mark these invoices as you did the previous ones. Give them to Mr. John (Your teacher) for approval.

Hey! Peep wishes you good luck.

WAKEFIELD SWEET SUPPLY COMPANY
39 Main Street
Wakefield, NJ

Invoice # 9986
Invoice date Feb. 10, 197-

SOLD: John's Candy Company
Anytown, WV

Terms: 2/10 N30
Shipped via: Faswell Freight

Quantity	*description*	*unit price*	*total*
5 boxes	Molasses Kisses	2.90	14.50
12 boxes	Nut brittle	3.50	42.00
5 boxes	-Sugared Almonds	3.50	17.50
		Total due	74.00

ROLAND & SONS *Grover Street* *Newark, NJ*

SOLD TO: John's Candy Co.
Anytown, WV

Date July 31, 19--
Invoice #BA 99

Shipped via: our truck
Salesman: ML Green

Terms: 1/15 N30

Quantity	*Description*	*Unit Price*	*Total*
15 boxes	Licorice shoestrings	3.50	52.50
5 boxes	Multi-color fruit sticks	10.00	50.00
10 boxes	Chocolate wafer bars	15.00	150.00
		Total due	252.50

WAKEFIELD SWEET SUPPLY COMPANY
39 Main Street
Wakefield, NJ

Invoice # 12000
Invoice date October 12, 19--

SOLD+ John's Candy Shop
Anytown, WV

Terms: 2/10 N30
Shipped via: Fast Carrier

Quantity	*Description*	*Unit Price*	*Total*
12 boxes	Marshmallows	1.40	16.80
10 boxes	Peanut Squares	3.00	30.00
5 boxes	fudge squares	3.50	17.50
		Total due	64.30

(When you finish, do the attitude sheet
on the next page to give to your teacher.)

Name ______________________________

Occupational Cluster & Number Business & Office IX

STUDENT ATTITUDE SHEET

Please check the block which best describes your feeling toward the activities which you have just completed.

SKILLS OR ACTIVITIES	Enjoyed it very much	Liked it	Didn't like it or didn't dislike it	Not very interesting	Didn't enjoy any part of it
1. Learning about discounts					
2. Learning to read "terms"					
3. Reviewing decimals					
4. Finding out how to tell how many days in each month.					
5. Reviewing percentages					
6. Using the adding machine					
7.					
8.					
9.					
	Yes	No			
10. Are you now aware of jobs using these skills or activities?					
11. Would you like a job involving these skills or activities?					
12. Would you like to find out more about this area of work?					

13. Comments ______________________________

BUSINESS AND OFFICE

OCCUPATIONAL CLUSTER: Business and Office Occupations

OCCUPATIONAL FAMILY: Any occupation*

*Representative Job Titles with DOT Codes

As any job you hold will require a social security card, all DOT codes would be listed here.

OCCUPATIONAL TASK: Applying for a Social Security Number

OCCUPATIONAL COMPETENCY: Becoming familiar with the need for a social security number and completing an application to apply for one.

LEARNING OBJECTIVES

After the completion of the learning activities the student will be able to complete an application for a social security card in a form that it would be acceptable for card and number issue.

SUGGESTED RESOURCES

Any general business textbook, any bookkeeping textbook or any recordkeeping textbook will have additional information on applying for a social security number.

SOCIAL SECURITY
000 00 0001
PEEP
Peep

APPLYING FOR A SOCIAL SECURITY NUMBER

Before handing this packet to a student:

1. Duplicate enough copies of this packet (white and pink sheets) to provide each student with a copy.

   Note: White sheets are reusable, and pink sheets are consumable.

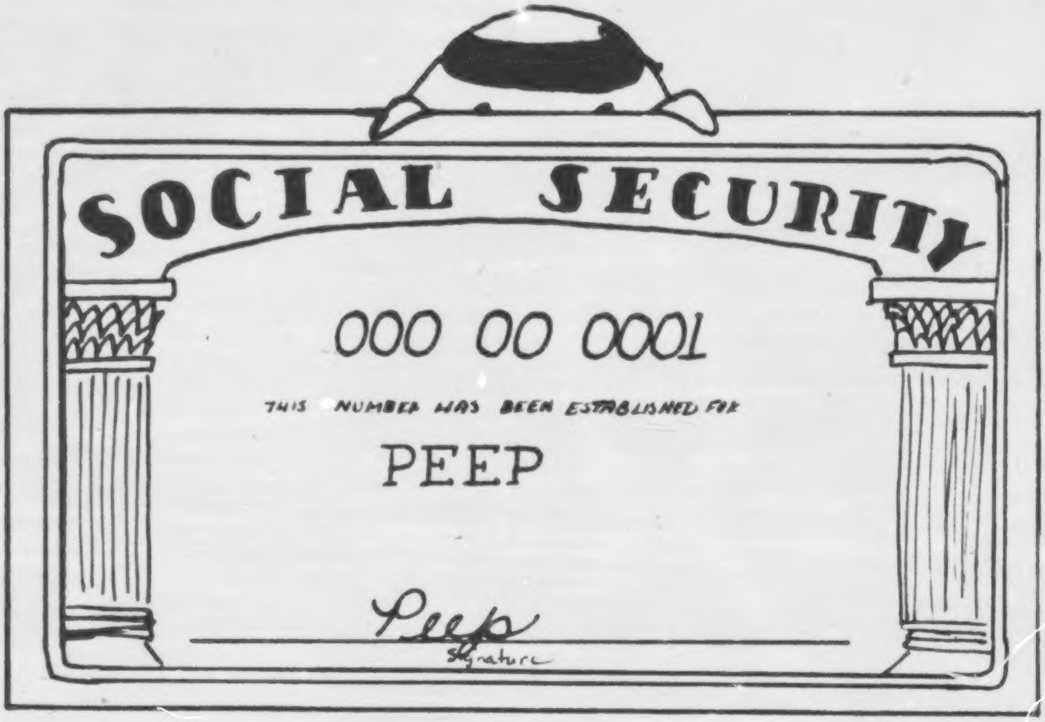
2. Gather necessary materials which will consist of a pencil, pen, and an application for a social security card. (The application is necessary only if the student desires to submit the completed project card to the Social Security Office to obtain a number.)

3. If you are unfamiliar with the Federal Insurance Contributions Act, you may wish to read the background information in the student's packet.

EVALUATION PROCEDURES

The student will hand you a completed social security application card and discuss the need for securing a social security number. Be sure they are familiar with places to secure an application blank if it has not been provided with this packet. An attitude sheet will also be turned in to you on completion of the packet. This will be helpful in determining the student's interest in actually obtaining a social security number.

APPLYING FOR A SOCIAL SECURITY NUMBER


SOCIAL SECURITY
000 00 0001
THIS NUMBER HAS BEEN ESTABLISHED FOR
PEEP
Peep
Signature

After the completion of this packet you will know where to get an application for a social security number and how to complete it so you may obtain your social security card and number.

DB

?
Social Security Card

Are you familiar with the social security program?

Ask your parents or grandparents about it.

Social security benefits are not just for older people.

Just what does a number do for me? I have a name, isn't that enough?

When I go to work I know they take money out of my check for social security payments, but do I have to pay it all?

I think you have heard about social security either from your family or in school, but do you actually know what it is all about?

The law that requires the payment of taxes to support the federal social security program is called the Federal Insurance Contributions Act, so you may often hear the social security tax referred to as FICA tax. Social security is really a form of insurance against not having any income when you are unable to work (this may be due to old age, disability, or other reasons).

The basic idea of old-age, survivors, disability, and health insurance (Medicare) under the federal social security program is a simple one. During your working years, you pay a social security tax. Now you may work for someone else or you may have a business of your own and work for yourself, but you will pay this tax. If you work for someone else, your boss must pay into your fund the same amount that you do--this is why it is often called a "matching" fund: you pay half and your boss pays half. (Are you surprised to find out that you will be costing your boss money other than the money he pays you? In fact you do cost him even more than this because both the federal and state government make him pay unemployment taxes on the amount you earn. Gee, if a boss has to pay all this extra money on the wages he pays one of his workers, do you think you will ever really want to be the boss?)

When a person's earnings have stopped because he has either retired or become disabled; he receives social security benefit payments to replace part of the earnings he has lost. When a person dies, his family may receive social security benefit payments if certain conditions are met. Health insurance benefits are also available for people who are 65 or over and are covered by social security.

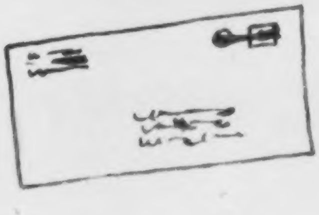
When you get a job, your boss will ask for your social security number. A social security number is assigned to you on request and almost every working person has one. (There are a few jobs that are not covered by this law.) This number is used to identify your social security account that the government keeps. If you don't have this number, you can get one by simply filling out an application blank and sending it to the district office of the Social Security Administration.

US POST OFFICE

Now where do I get a card?

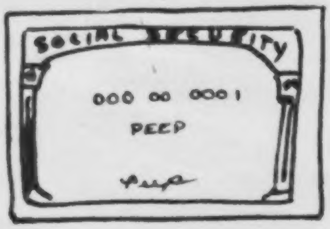
You can get one by writing to the local Social Security Administration office. Your teacher will tell you where this is.

or



You can get one at your local post office. Just ask for one.

A couple weeks after you apply for it, you will receive your card in the mail.



It is your own special card,

has on it your own special number,

and no one else in the whole world has the same number as you do.

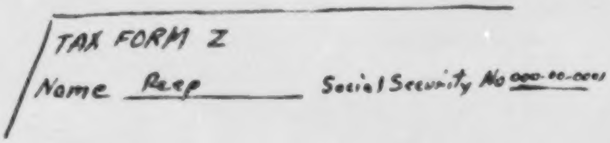
Now you may as well get use to this number because it will be with you the rest of your life. Do you know that if you

go into the armed services

this will be your ID number.

(ID means identification)

Also



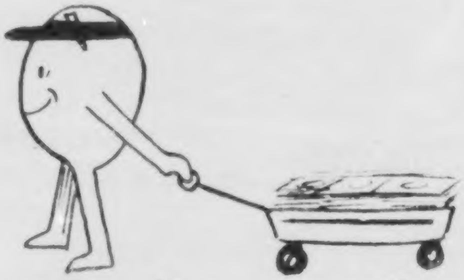
TAX FORM Z

Name Peep Social Security No 000-00-0001

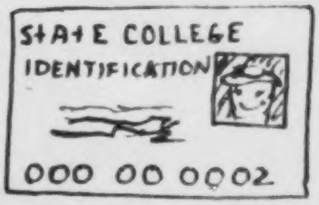
You must include this number on your state and federal income tax form.

and

Many city and county libraries use this as your library card number.



and
the bank has to have a record of this number.



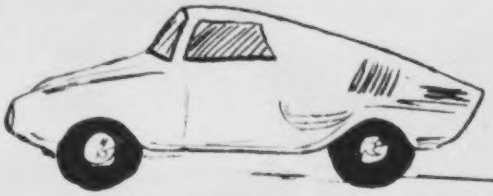
and

When you go to college, the college uses this as your ID number.

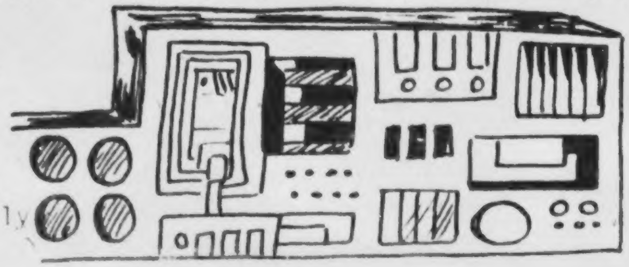
and
    and
        and

See how very important this is going to be.

Even when you get your driver's license, you gotta' have a social security number.



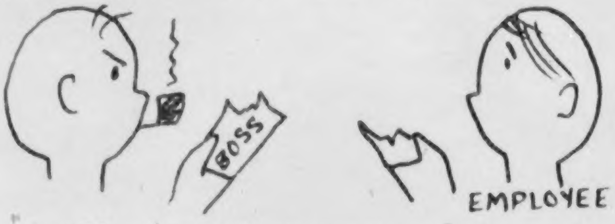
When you are ready to receive payments, the big computer just hunts your number and the record of all the money you and your boss paid in is available. You get benefits based on this record, so you must be careful to fill out your number correctly always.



This year (1976) you will have $5.85 taken out of your pay check for every $100.00 that you earn to be sent to the Social Security Administration. This means that your boss must also pay in $5.85 to match it. Doesn't sound like very much for the boss to pay

but . . . .

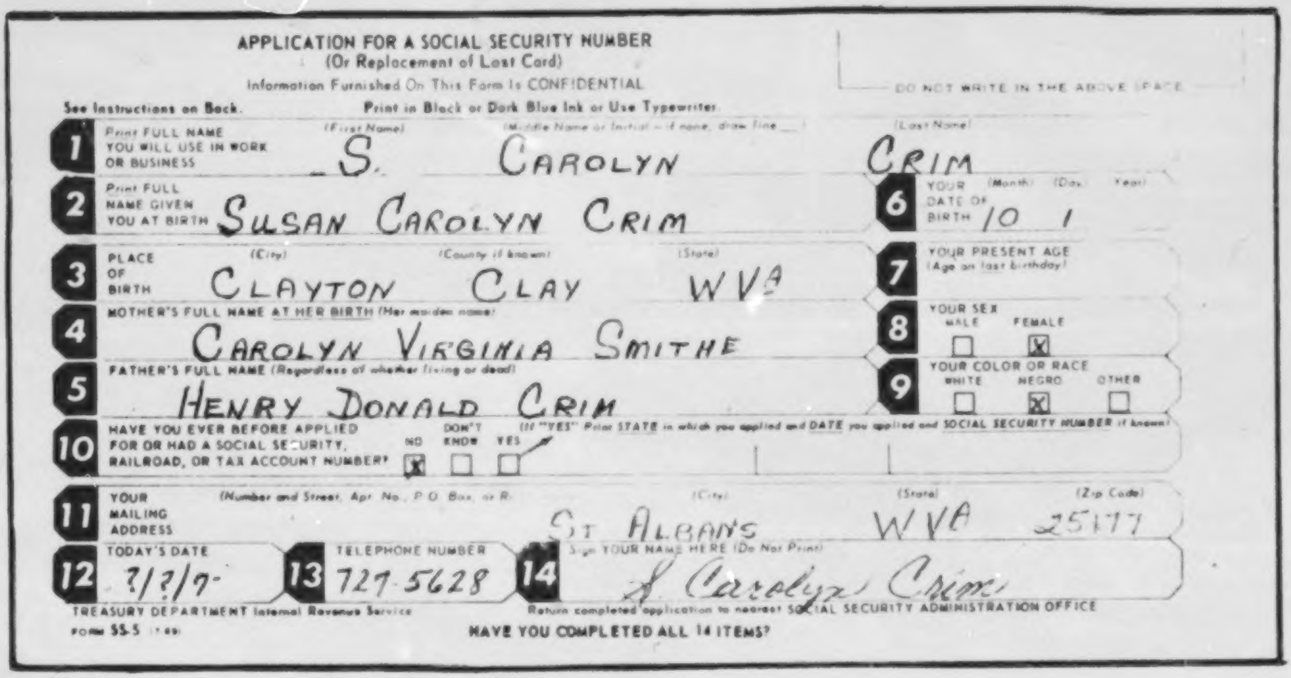
sure does sound like they are taking an awful lot out of your check.



Tax rates will increase periodically (every year or so) in order for there to be enough money in the fund to pay people when they need it. People are living longer so more people are eligible for payments, also old people have Medicare (help if they need medical attention) and this is costing more every year. Congress can change the rates if they think it is necessary.

This is something that is very important to you even if you are NOT working because one of these days you will be and although right now you are not thinking about your old age--one of these days you will be one of the older people. Any time you see something in the paper about social security, read it. Any time you hear someone talking about social security, perk up your ears and listen.

Let's take a look at an application blank you must fill out in order to get your card and number.



APPLICATION FOR A SOCIAL SECURITY NUMBER
(Or Replacement of Lost Card)
Information Furnished On This Form Is CONFIDENTIAL

DO NOT WRITE IN THE ABOVE SPACE

See Instructions on Back. Print in Black or Dark Blue Ink or Use Typewriter.

1 Print FULL NAME YOU WILL USE IN WORK OR BUSINESS (First Name) S. (Middle Name or Initial – if none, draw line __) CAROLYN (Last Name) CRIM

2 Print FULL NAME GIVEN YOU AT BIRTH SUSAN CAROLYN CRIM

3 PLACE OF BIRTH (City) CLAYTON (County if known) CLAY (State) WVA

4 MOTHER'S FULL NAME AT HER BIRTH (Her maiden name) CAROLYN VIRGINIA SMITHE

5 FATHER'S FULL NAME (Regardless of whether living or dead) HENRY DONALD CRIM

6 YOUR DATE OF BIRTH (Month) 10 (Day) 1 (Year)

7 YOUR PRESENT AGE (Age on last birthday)

8 YOUR SEX MALE ☐ FEMALE ☒

9 YOUR COLOR OR RACE WHITE ☐ NEGRO ☒ OTHER ☐

10 HAVE YOU EVER BEFORE APPLIED FOR OR HAD A SOCIAL SECURITY, RAILROAD, OR TAX ACCOUNT NUMBER? NO ☒ DON'T KNOW ☐ YES ☐ (If "YES" Print STATE in which you applied and DATE you applied and SOCIAL SECURITY NUMBER if known)

11 YOUR MAILING ADDRESS (Number and Street, Apt. No., P.O. Box, or R.) (City) ST ALBANS (State) WVA (Zip Code) 25177

12 TODAY'S DATE 7/7/7-

13 TELEPHONE NUMBER 727-5628

14 Sign YOUR NAME HERE (Do Not Print) S. Carolyn Crim

TREASURY DEPARTMENT Internal Revenue Service
FORM SS-5 (1-69)

Return completed application to nearest SOCIAL SECURITY ADMINISTRATION OFFICE

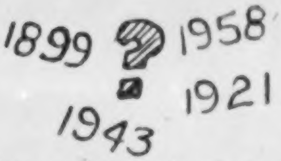
HAVE YOU COMPLETED ALL 14 ITEMS?

Use black or dark blue ink -- or a typewriter. NO PENCIL, PLEASE.

This one is filled out so you can see just how to do one.

Notice it says to PRINT.

Do NOT use a nick-name, you must use the name you will use in work or business.



Be sure of your birthday --the year you were born--

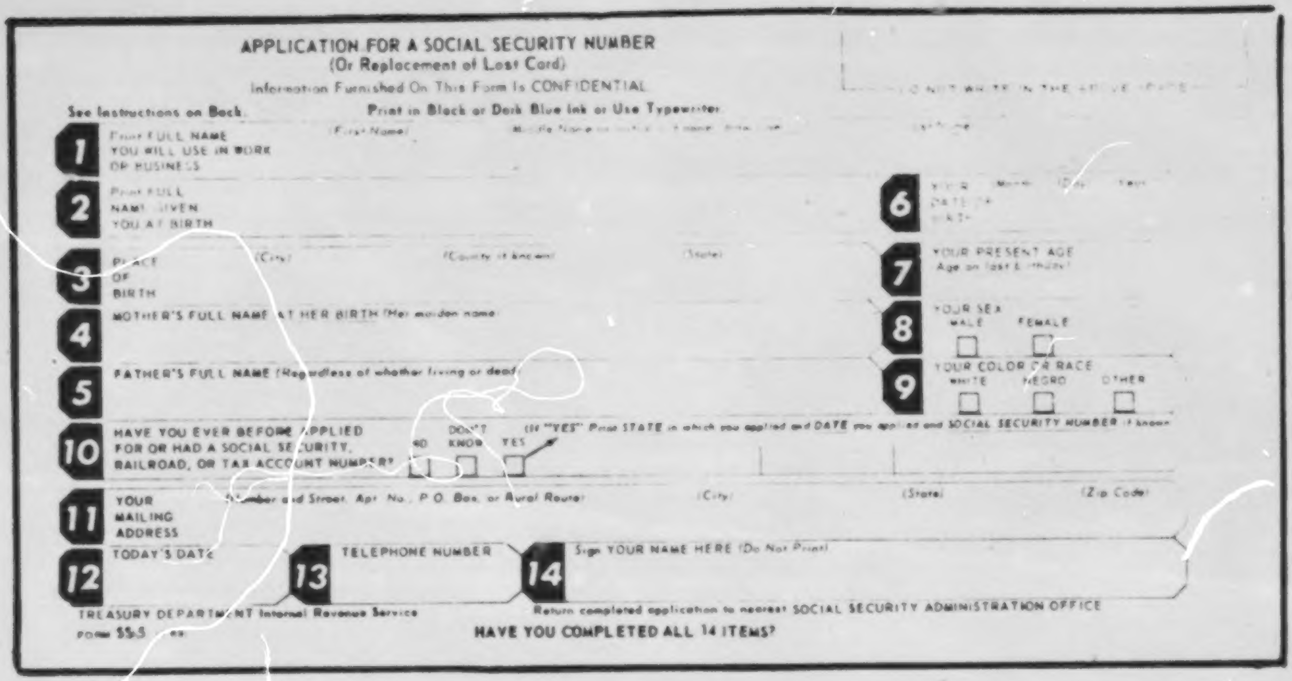
Be sure of where you were born.

Don't guess at your present address. . .

Don't guess when you fill in the ZIP code number. . .

NOTICE******You SIGN at the bottom. You write your name--don't print.

Now it is your turn. Complete the following application for a social security number. Be careful and be neat.



APPLICATION FOR A SOCIAL SECURITY NUMBER
(Or Replacement of Lost Card)
Information Furnished On This Form Is CONFIDENTIAL

DO NOT WRITE IN THE ABOVE SPACE

See Instructions on Back.
Print in Black or Dark Blue Ink or Use Typewriter

1 Print FULL NAME YOU WILL USE IN WORK OR BUSINESS (First Name) (Middle Name or Initial — if none, draw line) (Last Name)

2 Print FULL NAME GIVEN YOU AT BIRTH

3 PLACE OF BIRTH (City) (County if known) (State)

4 MOTHER'S FULL NAME AT HER BIRTH (Her maiden name)

5 FATHER'S FULL NAME (Regardless of whether living or dead)

6 YOUR DATE OF BIRTH (Month) (Day) (Year)

7 YOUR PRESENT AGE (Age on last birthday)

8 YOUR SEX MALE ☐ FEMALE ☐

9 YOUR COLOR OR RACE WHITE ☐ NEGRO ☐ OTHER ☐

10 HAVE YOU EVER BEFORE APPLIED FOR OR HAD A SOCIAL SECURITY, RAILROAD, OR TAX ACCOUNT NUMBER? NO ☐ DON'T KNOW ☐ YES ☐ (If "YES" Print STATE in which you applied and DATE you applied and SOCIAL SECURITY NUMBER if known)

11 YOUR MAILING ADDRESS (Number and Street, Apt. No., P.O. Box, or Rural Route) (City) (State) (Zip Code)

12 TODAY'S DATE

13 TELEPHONE NUMBER

14 Sign YOUR NAME HERE (Do Not Print)

TREASURY DEPARTMENT Internal Revenue Service
FORM SS-5

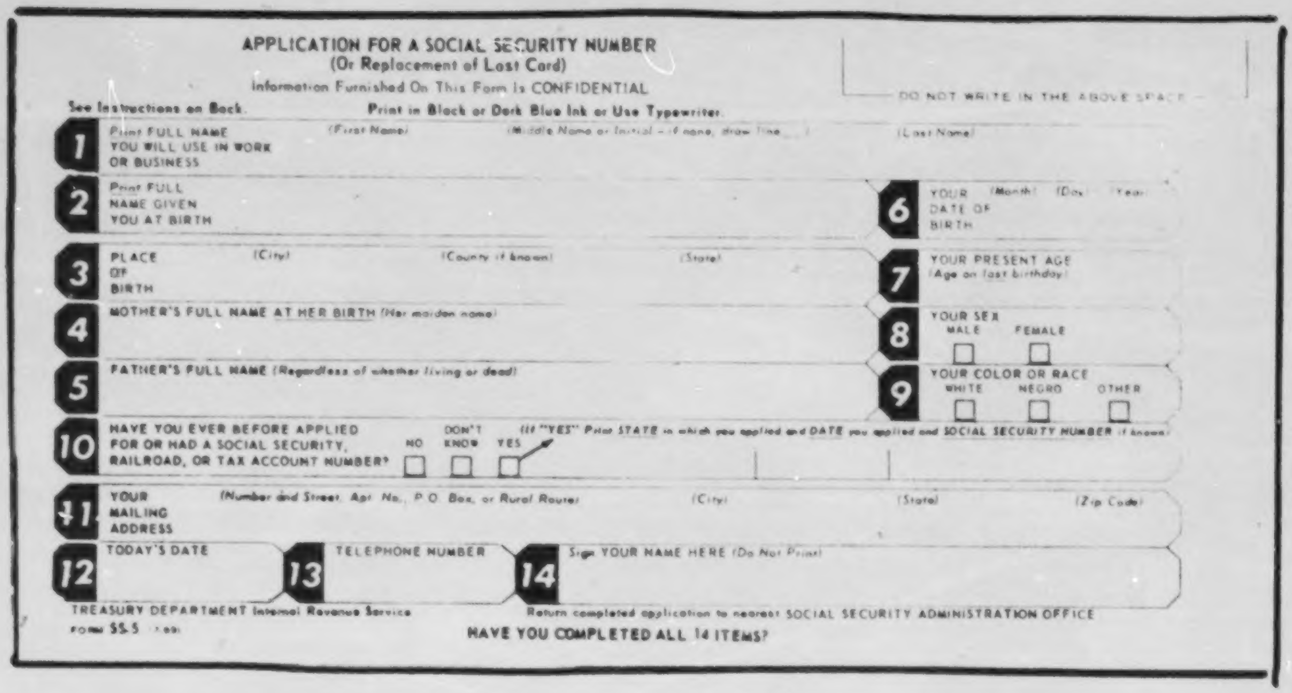
Return completed application to nearest SOCIAL SECURITY ADMINISTRATION OFFICE

HAVE YOU COMPLETED ALL 14 ITEMS?

In case you have goofed this one--
there's another one on the next page.

BO X (6)

If you weren't COMPLETELY SATISFIED with the way you completed the application on the last page, do this one.



APPLICATION FOR A SOCIAL SECURITY NUMBER
(Or Replacement of Lost Card)
Information Furnished On This Form Is CONFIDENTIAL

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See Instructions on Back. **Print in Black or Dark Blue Ink or Use Typewriter.**

1 Print FULL NAME YOU WILL USE IN WORK OR BUSINESS (First Name) (Middle Name or Initial – if none, draw line ___) (Last Name)

2 Print FULL NAME GIVEN YOU AT BIRTH

6 YOUR DATE OF BIRTH (Month) (Day) (Year)

3 PLACE OF BIRTH (City) (County if known) (State)

7 YOUR PRESENT AGE (Age on last birthday)

4 MOTHER'S FULL NAME AT HER BIRTH (Her maiden name)

8 YOUR SEX MALE ☐ FEMALE ☐

5 FATHER'S FULL NAME (Regardless of whether living or dead)

9 YOUR COLOR OR RACE WHITE ☐ NEGRO ☐ OTHER ☐

10 HAVE YOU EVER BEFORE APPLIED FOR OR HAD A SOCIAL SECURITY, RAILROAD, OR TAX ACCOUNT NUMBER? NO ☐ DON'T KNOW ☐ YES ☐ (If "YES" Print STATE in which you applied and DATE you applied and SOCIAL SECURITY NUMBER if known)

11 YOUR MAILING ADDRESS (Number and Street, Apt. No., P.O. Box, or Rural Route) (City) (State) (Zip Code)

12 TODAY'S DATE

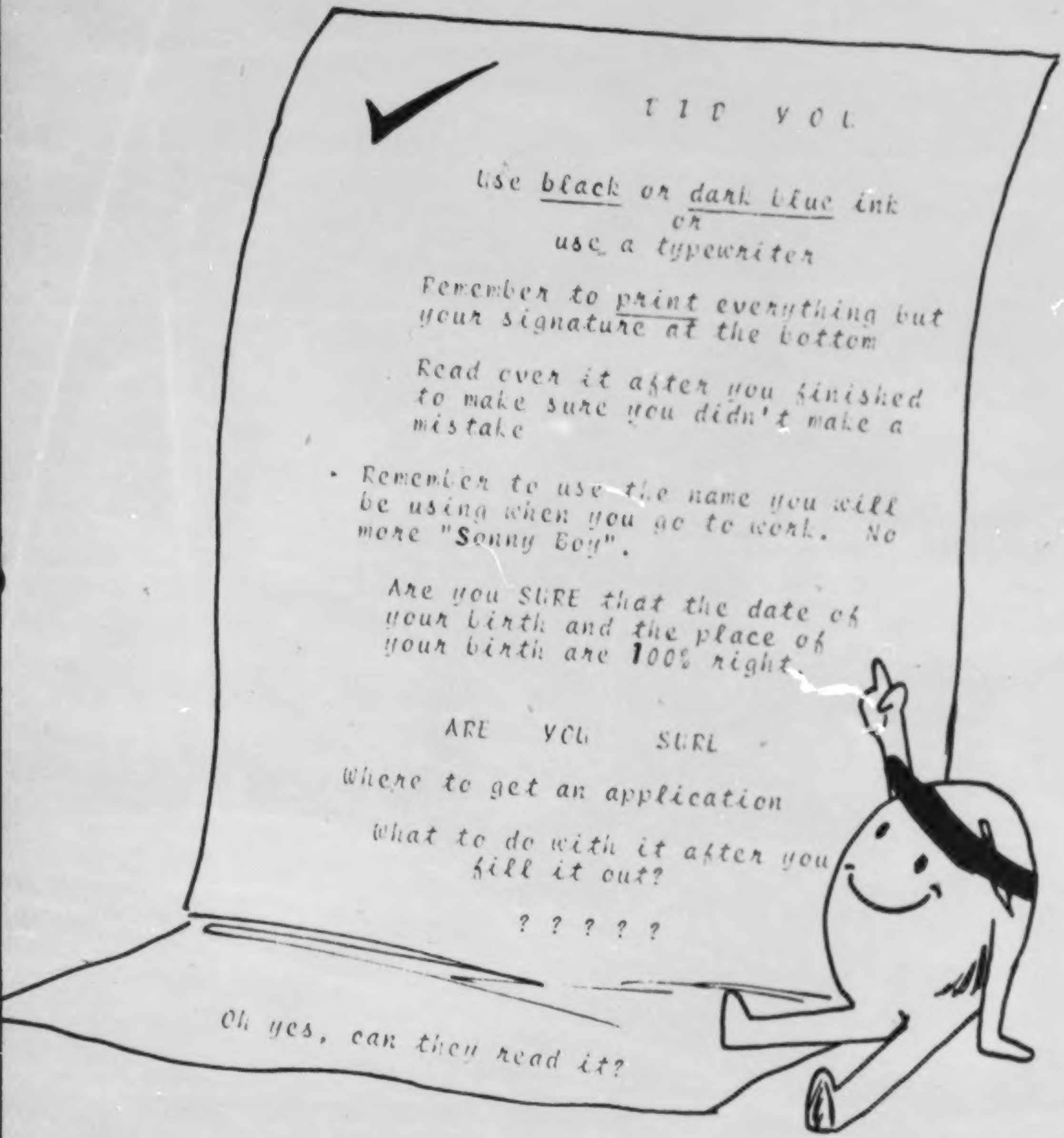
13 TELEPHONE NUMBER

14 Sign YOUR NAME HERE (Do Not Print)

TREASURY DEPARTMENT Internal Revenue Service
FORM SS-5 (1-69)

Return completed application to nearest SOCIAL SECURITY ADMINISTRATION OFFICE

HAVE YOU COMPLETED ALL 14 ITEMS?



DID YOU

Use black or dark blue ink
or
use a typewriter

Remember to print everything but your signature at the bottom

Read over it after you finished to make sure you didn't make a mistake

- Remember to use the name you will be using when you go to work. No more "Sonny Boy".

Are you SURE that the date of your birth and the place of your birth are 100% right.

ARE YOU SURE

Where to get an application

What to do with it after you fill it out?

? ? ? ? ?

Oh yes, can they read it?

Be sure to complete the attitude sheet on the next page to give to your teacher.

Name ______________________

Occupational Cluster & Number *BUSINESS & OFFICE X*

STUDENT ATTITUDE SHEET

Please check the block which best describes your feeling toward the activities which you have just completed.

SKILLS OR ACTIVITIES	Enjoyed it very much	Liked it	Didn't like it or didn't dislike it	Not very interesting	Didn't enjoy any part of it
1. Learning about why I need a number					
2. Learning how to apply for a number					
3. Filling out the application blank					
4. Learning how they use the money					
5.					
6.					
7.					
8.					
9.					

	Yes	No
10. Are you now aware of jobs using these skills or activities?		
11. Would you like a job involving these skills or activities?		
12. Would you like to find out more about this area of work?		

13. Comments ______________________

BUSINESS AND OFFICE

OCCUPATIONAL CLUSTER: Business and Office Occupations

OCCUPATIONAL FAMILY: Any occupation*

*Representative Job Titles with DOT Codes

As any job you hold will require an Employee's Withholding Exemption Certificate, all DOT codes would be listed here.

OCCUPATIONAL TASK: Completing an Employee's Withholding Exemption Certificate, form W-4 or form W-4E

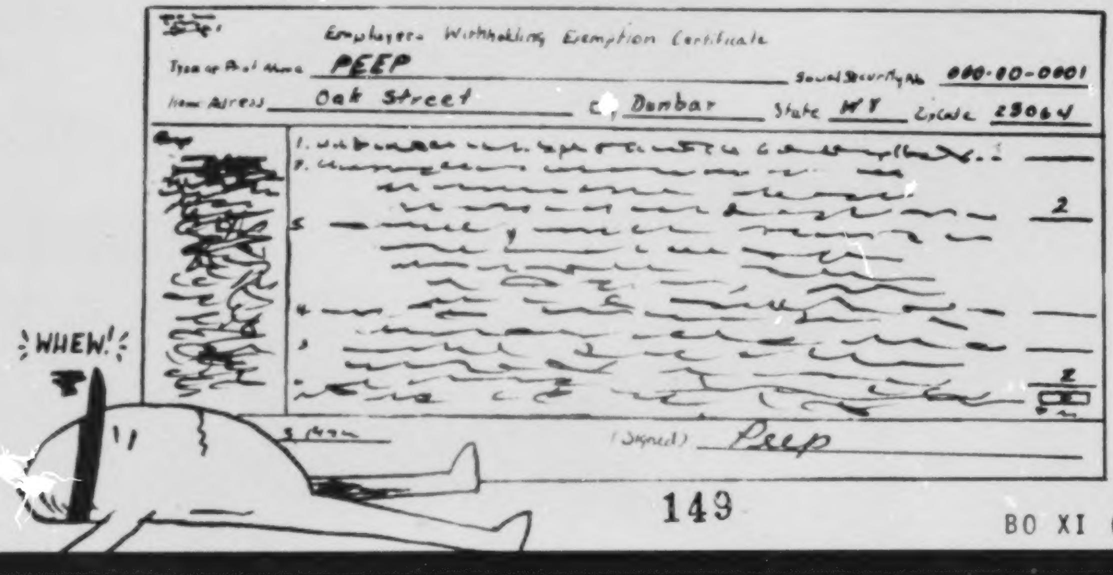
OCCUPATIONAL COMPETENCY: Becoming familiar with the need to fill in the Exemption Certificate and when it is best to fill in the form W-4 or the W-4E form.

LEARNING OBJECTIVES

After completion of the learning activities the student will be able to correctly complete a W-4 or W-4E form and to choose the correct one.

SUGGESTED RESOURCES

For additional information you may refer to publications from the federal government concerning federal income tax, or any business textbook containing tax information.


Employee's Withholding Exemption Certificate
Type or Print Name PEEP
Social Security No. 000-00-0001
Home Address Oak Street
City Denbar
State WY
Zip Code 23064
2
2
(Signed) Peep
WHEW!

COMPLETING THE W-4 OR W-4E FORM

Before handing this packet to a student

1. Duplicate enough copies of this packet (white and pink sheets) to provide each student with a copy.

   Note: White sheets are reusable, and pink sheets are consumable.

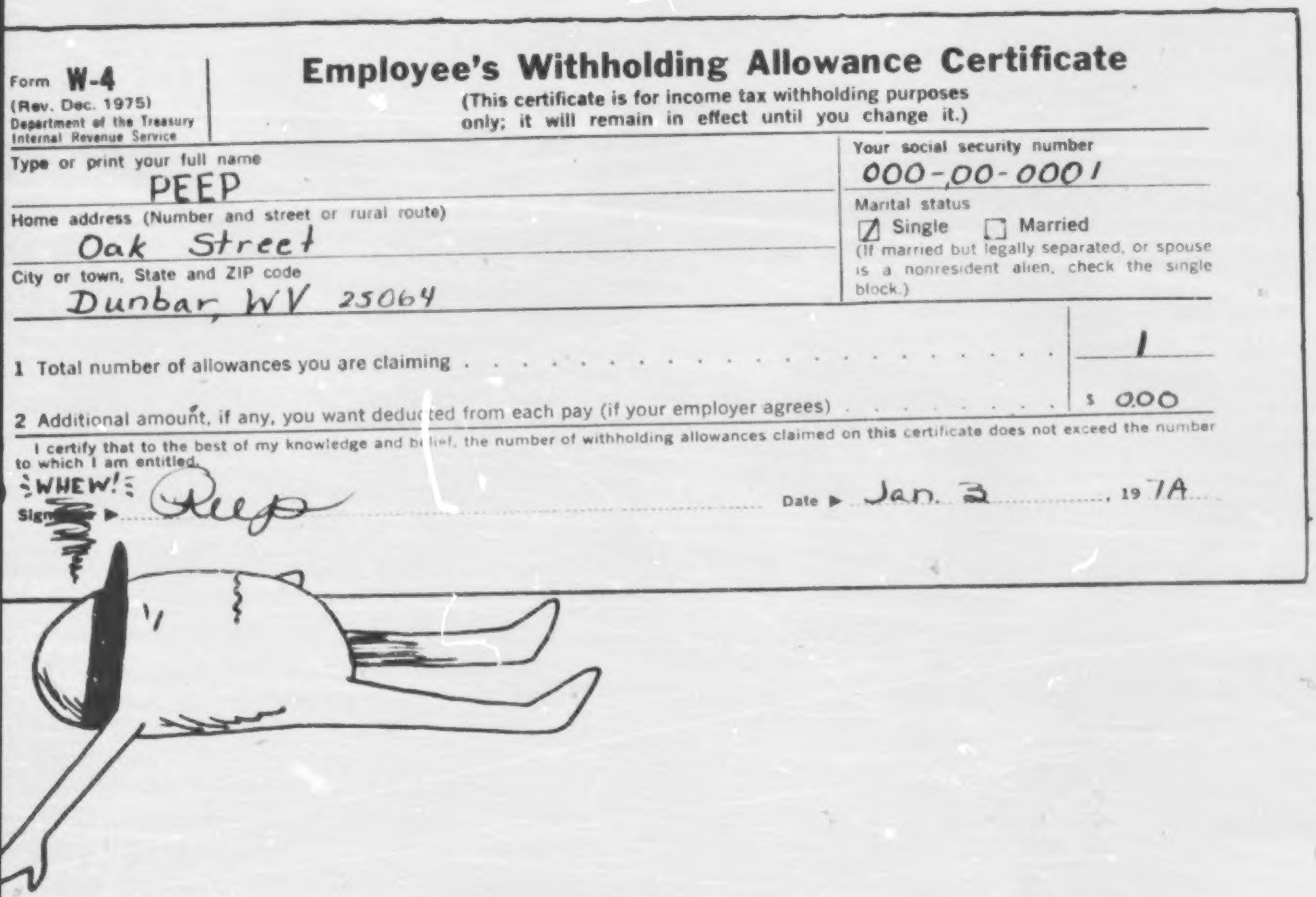
2. Gather necessary materials which will consist of this packet and pen.

3. Read the background information in the student's packet if you are unfamiliar with this activity.

EVALUATION PROCEDURES

The student will hand you a completed W-4 and a W-4E form and discuss the need for signing this form when newly employed. Check the form carefully to see that it is filled out both correctly and entirely. Also an attitude sheet will be turned in to you on completion of the packet. This will be helpful in determining the student's interest and understanding of the importance of this form.

FILLING IN THE W-4 FORM



Form **W-4**
(Rev. Dec. 1975)
Department of the Treasury
Internal Revenue Service

Employee's Withholding Allowance Certificate

(This certificate is for income tax withholding purposes only; it will remain in effect until you change it.)

Type or print your full name: PEEP

Your social security number: 000-00-0001

Home address (Number and street or rural route): Oak Street

Marital status: ☑ Single ☐ Married
(If married but legally separated, or spouse is a nonresident alien, check the single block.)

City or town, State and ZIP code: Dunbar, WV 25064

1 Total number of allowances you are claiming 1

2 Additional amount, if any, you want deducted from each pay (if your employer agrees) . . . . $ 0.00

I certify that to the best of my knowledge and belief, the number of withholding allowances claimed on this certificate does not exceed the number to which I am entitled.

Signature ▶ Peep   Date ▶ Jan. 2, 19 7A

After completing this activity packet you will understand why it is necessary to fill in an Employee's Withholding Exemption Certificate (W-4 or W-4E), and how this determines the amount of federal income tax your employer will withhold from your wages.

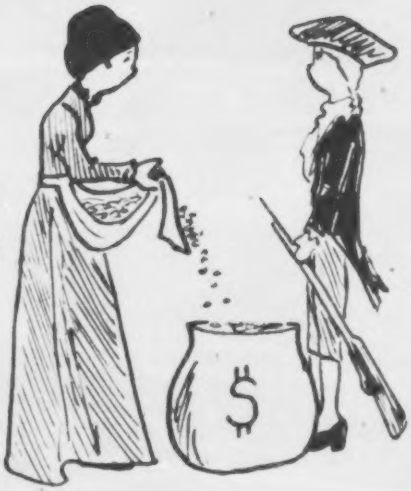
DB

1776 -- 1976

200 years

Why?

One reason was taxation without representation.



It's tax time again. Dad always gets so grouchy this time of year.

Our tax system is based on "pay your fair share"

I will only earn $1,100 this year. Do I have to pay taxes?

Under our tax system we are fully responsible for paying our own taxes.

"The only sure thing in life is death and taxes."

HERE LIES A TAX PAYER

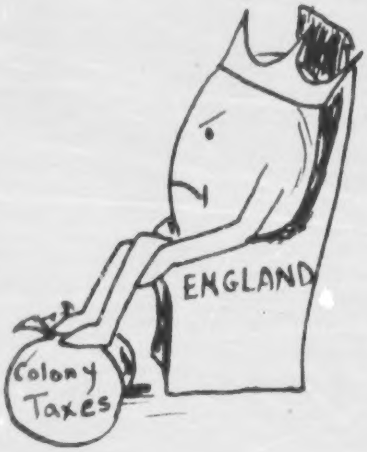
I'm quite sure that you are familiar with federal income taxes and if you are not then you haven't been paying much attention in your social studies classes or have you ever bothered to listen to your parents when it is time to file for either a return or pay additional taxes between January 1st and April 15th every year.

Since you've heard about taxes for years, we'll just hit a few points to refresh your memory. Now don't start complaining about a history lesson. Peep will make it as painless as he can--you see, Peep likes it because he looks at it in a way that is interesting.

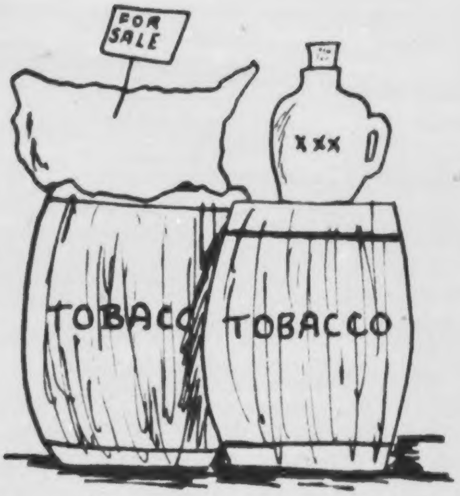
One reason the American colonies rebelled against England was because they taxed the colonies while the colonies had no say in their own government. Way back before the 1200's England was facing this problem and dealing with it. It has been a huge problem for many countries down through the centuries--Taxes!!! (If people must pay them) should they (the people) have a say in how much they must pay and also have a say in how they are used once collected by the people in power.

England made some statements about this in 1215 in the Magna Carta and again in 1689 in The Bill of Rights. You will find in British constitutional history this problem coming up time and time again.

But in the 1600's and 1700's our poor old 'Mother Country' had not solved the problem and taxed our country without letting our people decide the laws, or even if they did or did not want to pay taxes, in fact they were not even given the right to use the taxes they paid in their own country. (At this time you know we were not yet a nation, we were a colony, and we did what England told us to do.)



Well, you know what happened--The people in this country got tired of being taxed and not being able to have a say in government and decided to fight! 1776--a new nation!



Since we had fought so hard and lost so many people in gaining our freedom from England and from taxes, you can imagine how our new nation stayed away from personal taxes. During the first 100 or 150 years of our nation, there were times when taxes were asked from individuals but only in times of great need, such as the Civil War.

The money to run the government came from taxes on imported goods (items we bought from other countries), on liquor and tobacco and on sales of land. Now you must remember that at this time, it really did not cost as much to run the government as it does today.

During World War I (now we did need money to help run the country) the United States government developed a corporation (big business) tax and a tax on individual's income. (You must remember that the government is really the people of the U.S.) This income tax was mainly on the richer people, those that could afford to pay, and it was considered a status symbol to be able to brag 'I pay income tax.'

But our country grew, and grew, and grew.

(Peep says his grandmother use to say 'this old country just growed and growed and growed'. And although the grammar is poor, the statement is true--we got bigger and bigger with more and more people.)

The more people we had--
The more land we covered--
The bigger our businesses got--
The more people we had in Washington--

The more money it took to run the country.

The Japanese bombed Pearl Harbor and World War II. This war required great amounts of money to meet war obligations. After the war, taxes stayed high so war debts (money owed to other people and countries) could be paid, and money was needed to meet the every day expenses of the country.

After this came the Korean War and tax increases.

Now we are a country of gripers, and since we are the country that we are, we can gripe. We are the government and the people we elected to represent us did listen. Taxes were reduced.

This reduction came about in part to help stimulate the economy. This means that business was in need of help. People were not buying as business thought they should, but people did not feel they could afford to do so. With the reduction in taxes, people had more money to spend -- and did. This did stimulate the economy. More money in circulation.

Another war. Southeast Asia.

More money needed.

UP go the taxes again.

Well, that is our history lesson for today. You know it really doesn't have to be too dry unless you just want to make it that way. What happens today is the result of what has happened in the past as well as what is happening right now.

If you work, you pay taxes if you earn enough. Our taxes go way back as you have seen, in fact the way we pay our taxes today goes back to 1776 and was written about by a man by the name of Adam Smith.

Will you suffer just a little more, and let's take a look at Smith's Wealth of Nations.

Way back in 1776 Adam Smith saw the problem of trying to tax people to get money to operate the government. He came up with some ideas way back then that are really basic to our tax laws today. Our government has gotten bigger and his ideas have been restated and broadened to fit modern views but they still are basic to our laws today.

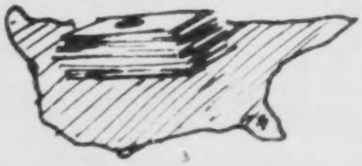
Adam Smith's Wealth of Nations stated:

PAY TAXES HERE
APR. 15
TAX
EARNINGS

1. People in every state should contribute to the government but only a part of what they earn, and based on how much they earn.

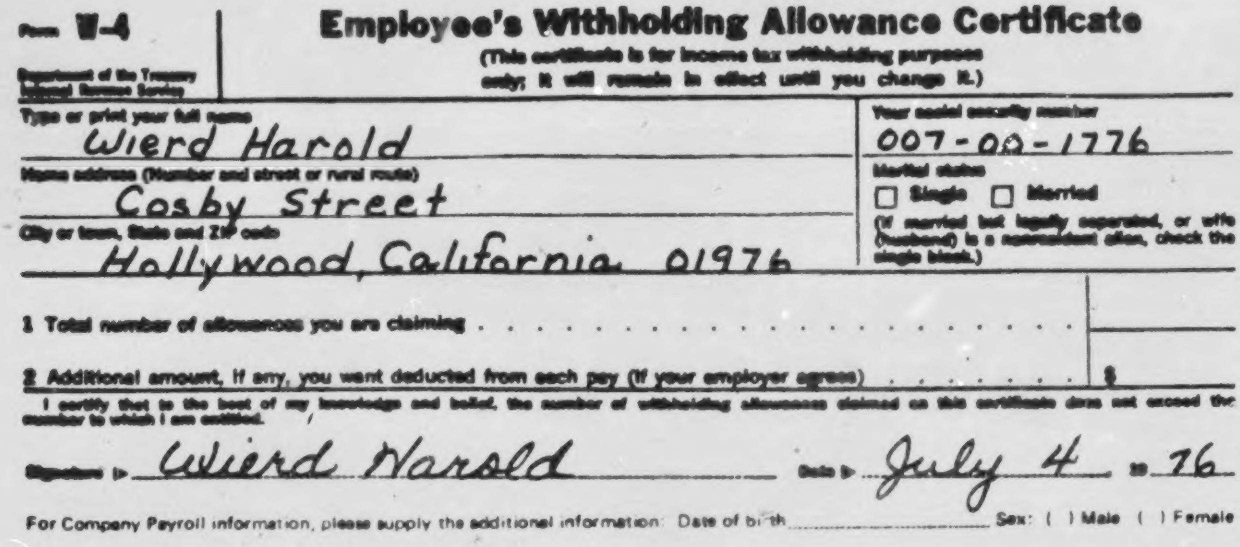
2. The tax must be a set amount (not John paying a lot because the person in Washington didn't like him, and Jim paying very little since he voted for the people in office today); it should be paid at a set time; and everyone should know just what they are expected to pay.

3. Taxes should be collected when they will cause the least hardship to the person paying.



4. Taxes should be revalued constantly so the government takes only that part of peoples' money necessary to run the country.

Isn't this really how it works today: we pay on the amount we earn; it is also set on how many people we have to provide for out of the money we earn; taxes are taken out before we get the money, therefore, if we don't get it, we won't spend it; and taxes are based on the need of government from year to year.



Form **W-4**
Department of the Treasury
Internal Revenue Service

Employee's Withholding Allowance Certificate

(This certificate is for income tax withholding purposes only; it will remain in effect until you change it.)

Type or print your full name: Wierd Harold

Home address (Number and street or rural route): Cosby Street

City or town, State and ZIP code: Hollywood, California 01976

Your social security number: 007-00-1776

Marital status
☐ Single ☐ Married
(If married but legally separated, or wife (husband) is a nonresident alien, check the single block.)

1 Total number of allowances you are claiming . . . .

2 Additional amount, if any, you want deducted from each pay (if your employer agrees) . . . . $

I certify that to the best of my knowledge and belief, the number of withholding allowances claimed on this certificate does not exceed the number to which I am entitled.

Signature ▶ Wierd Harold Date ▶ July 4 19 76

For Company Payroll information, please supply the additional information: Date of birth ________ Sex: ( ) Male ( ) Female

Notice that Wierd Harold has PRINTED the information at the top Be SURE you get your social security number correct. (If you need information about getting a social security number, Peep tells you how to do it in another packet.) Note that Wierd Harold *signed* it at the bottom.

Below are the instructions that come with the form as to how to figure allowances.

How Many Withholding Allowances May You Claim?

Please use the schedule below to determine the number of allowances you may claim for tax withholding purposes. In determining the number, keep in mind these points: If you are single and hold more than one job, you may not claim the same allowances with more than one employer at the same time; If you are married and both you and your wife or husband are employed, you may not claim the same allowances with your employers at the same time. A nonresident alien other than a resident of Canada, Mexico or Puerto Rico may claim only one personal allowance.

Figure Your Total Withholding Allowances Below

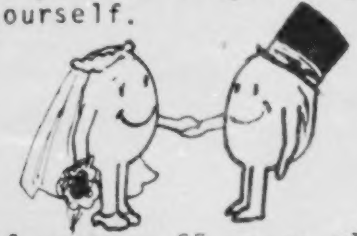
(a) Allowance for yourself—enter 1 . . . . ______
(b) Allowance for your wife (husband)—enter 1 . . . . ______
(c) Allowance for your age—if 65 or over—enter 1 . . . . ______
(d) Allowance for your wife's (husband's) age—if 65 or over—enter 1 . . . . ______
(e) Allowance for blindness (yourself)—enter 1 . . . . ______
(f) Allowance for blindness (wife or husband)—enter 1 . . . . ______
(g) Allowance(s) for dependent(s)—you are entitled to claim an allowance for each dependent you will be able to claim on your Federal income tax return. Do not include yourself or your wife (husband)* . . . . . . ______
(h) Special withholding allowance—if you have only one job, and do not have a wife or husband who works—enter 1 . . . . ______
(i) Total—add lines (a) through (h) above . . . . ______
If you do not plan to itemize deductions on your income tax return, enter the number shown on line (i) on line 1, Form W-4 below. Skip lines (j) and (k).
(j) Allowance(s) for itemized deductions—If you do plan to itemize deductions on your income tax return, enter the number from line 5 of worksheet on back . . . . ______
(k) Total—add lines (i) and (j) above. Enter here and on line 1, Form W-4 below . . . . ______

*If you are in doubt as to whom you may claim as a dependent, see the instructions which came with your last Federal income tax return or call your local Internal Revenue Service office.

FINALLY this brings us to our W-4 form. This form is called the Employee's Withholding Exemption Certificate, and it is exactly what it says it is. It is a piece of paper that you as an employee (worker) sign for your boss telling him how many people you must support on the wages you earn. This is called an exemption, and represents an amount of income that is free from taxes. This amount changes from year to year but this past year was $750.00; this means you have $750 free from taxes--nice, isn't it. This W-4 form and the amount of money you earn each time is what determines how much money your boss takes out of your check to send to the Internal Revenue Service (IRS) to help pay your taxes. The Internal Revenue Service is the tax collection part of the federal government.

Since you are still in school and probably have few responsibilities, you will probably be claiming only yourself. Notice there are five kinds of exemptions.

1. If you are single -- you count yourself.



2. If you are married -- you may count yourself and your wife/husband. (If you count her/him, and they work, they cannot claim themselves.)

3. If you are 65 years old (or will be by the end of the year) you can claim one extra exemption.

4. If you are blind you may claim one extra exemption.

5. Each dependent counts as one exemption. (A dependent is a person you support.)

The W-4 form is shown on the next page.

IT IS IMPORTANT that the form be filled out correctly no matter how easy it may seem to be. So be careful!

Here's something that you should know.

You may claim yourself on this form and your parents may also claim you as an exemption as long as you are a full-time student and they are paying more than half of your support. (If you are staying at home, sleeping in their bed and eating their food, you are getting at least half of your support from them.) This is just one of the nice things tax laws have done for students.

It's your turn now.

You have gotten a job here at school helping paint some of the rooms, then you will have to help clean up and get the rooms ready for classes. The principal has given you a W-4 form to complete. Show him you can do it 100% without error. However, just in case you goof the first one, there is a second one. After you complete it to your satisfaction, hand it to your teacher for her/his approval. (If you do not have a social Security number use 232-40-4479)

Form **W-4**

Department of the Treasury
Internal Revenue Service

Employee's Withholding Allowance Certificate

(This certificate is for income tax withholding purposes only; it will remain in effect until you change it.)

Type or print your full name

Your social security number

Home address (Number and street or rural route)

Marital status

☐ Single ☐ Married

(If married but legally separated, or wife (husband) is a nonresident alien, check the single block.)

City or town, State and ZIP code

1 Total number of allowances you are claiming . . . . ______

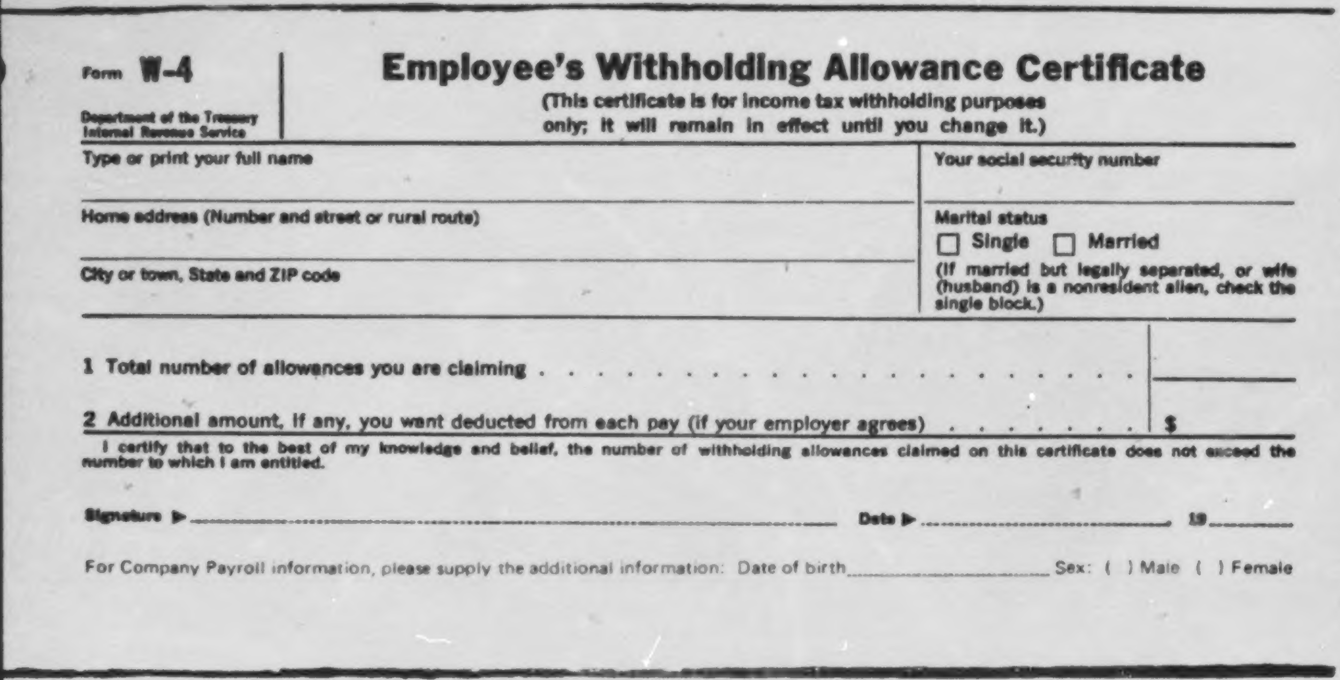
2 Additional amount, if any, you want deducted from each pay (if your employer agrees) . . . . $

I certify that to the best of my knowledge and belief, the number of withholding allowances claimed on this certificate does not exceed the number to which I am entitled.

Signature ▶ ______________________________ Date ▶ ______________________, 19______

For Company Payroll information, please supply the additional information: Date of birth ________________ Sex: ( ) Male ( ) Female

Job 2



Form **W-4**

Department of the Treasury
Internal Revenue Service

Employee's Withholding Allowance Certificate

(This certificate is for income tax withholding purposes only; it will remain in effect until you change it.)

Type or print your full name

Your social security number

Home address (Number and street or rural route)

Marital status
☐ Single ☐ Married
(If married but legally separated, or wife (husband) is a nonresident alien, check the single block.)

City or town, State and ZIP code

1 Total number of allowances you are claiming . . . . ______

2 Additional amount, if any, you want deducted from each pay (if your employer agrees) . . . . $

I certify that to the best of my knowledge and belief, the number of withholding allowances claimed on this certificate does not exceed the number to which I am entitled.

Signature ▶ ______________________ Date ▶ ______________________, 19____

For Company Payroll information, please supply the additional information: Date of birth______________ Sex: ( ) Male ( ) Female

IMPORTANT TO YOU

There is a special form that you as a special person may sign and NOT have any taxes taken out of your wages!

IF you did not file a return last year. (This is if you did not have to pay any income tax last year.)

IF you do not plan on earning more than $2,050 this year.

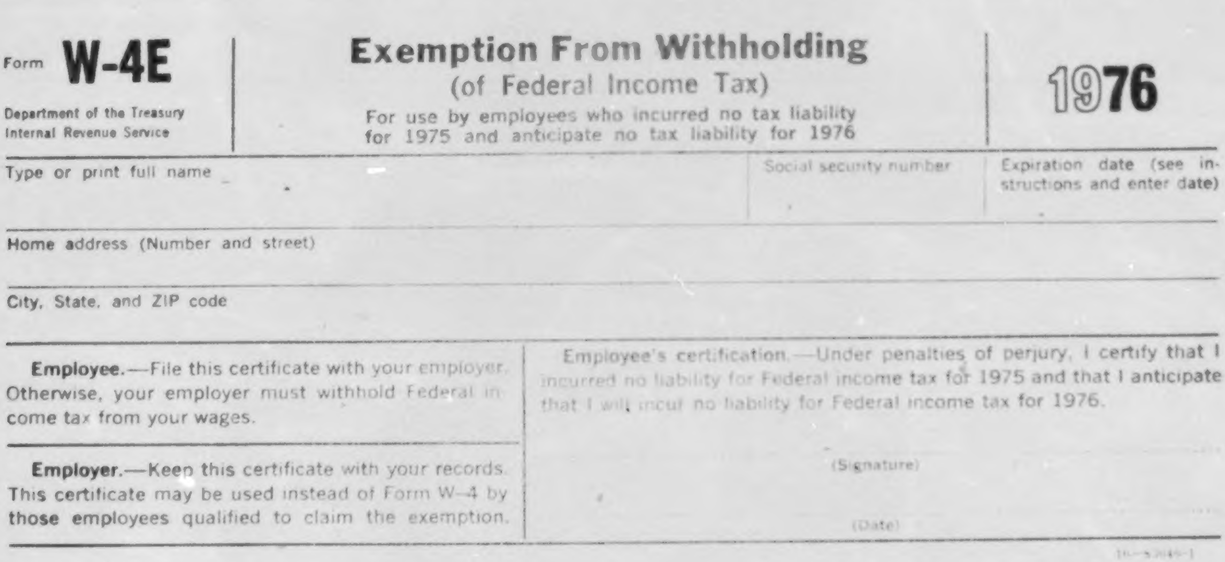
IF you do not want taxes held out of your wages. (If taxes are held out and you don't earn $2,050, you may file a return and get them all back.)

Uncle Sam knows that it is expensive for him to collect taxes, keep a record of what you pay, have you go to the trouble of filing an income tax return form to claim this money, and for him to go through the records, make sure you are correct, then write and mail a check to you for the money that was taken out of your wages.

The special form you should sign when you get a job IF you meet the "IF's" listed on the last page is the Form #W-4E. It has an E on the end. When you sign this form you are stating that you do not plan to earn $2,050 this year, that you did not pay taxes last year and that you don't want any taxes held out this year. Your boss doesn't have to bother to take them out and send to IRS. The IRS doesn't have to keep a record. You don't have to file a return at the end of the year to get them back. The IRS doesn't have to check to make sure you are right and then doesn't have to send you a check.

THIS ALL SAVES TIME AND MONEY

This is the W-4E form. Please fill out the form for practice.



Form **W-4E**

Department of the Treasury
Internal Revenue Service

Exemption From Withholding
(of Federal Income Tax)
For use by employees who incurred no tax liability for 1975 and anticipate no tax liability for 1976

1976

Type or print full name	Social security number	Expiration date (see instructions and enter date)

Home address (Number and street)

City, State, and ZIP code

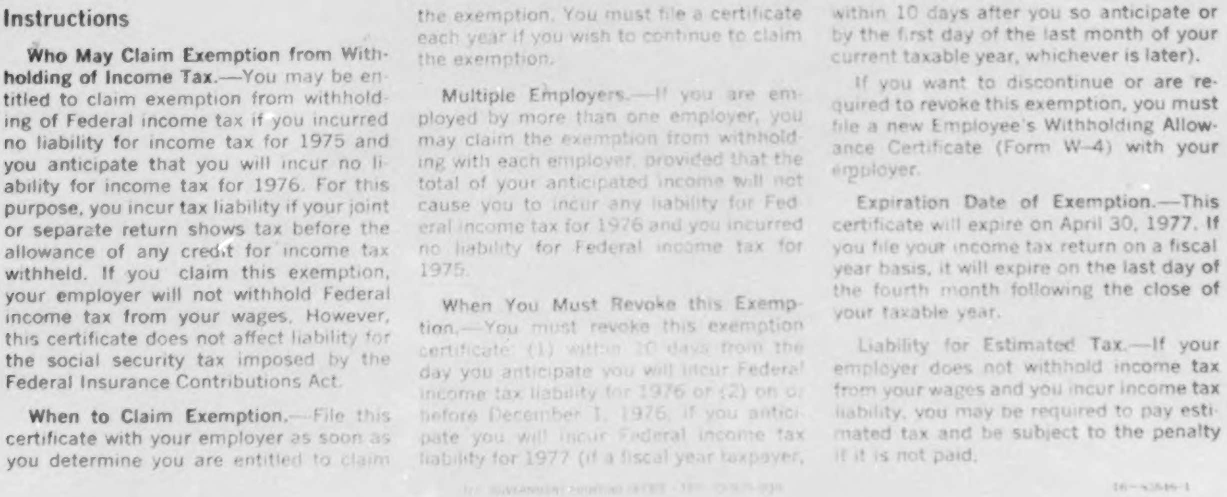
Employee.—File this certificate with your employer. Otherwise, your employer must withhold Federal income tax from your wages.

Employer.—Keep this certificate with your records. This certificate may be used instead of Form W-4 by those employees qualified to claim the exemption.

Employee's certification.—Under penalties of perjury, I certify that I incurred no liability for Federal income tax for 1975 and that I anticipate that I will incur no liability for Federal income tax for 1976.

(Signature)

(Date)



Instructions

Who May Claim Exemption from Withholding of Income Tax.—You may be entitled to claim exemption from withholding of Federal income tax if you incurred no liability for income tax for 1975 and you anticipate that you will incur no liability for income tax for 1976. For this purpose, you incur tax liability if your joint or separate return shows tax before the allowance of any credit for income tax withheld. If you claim this exemption, your employer will not withhold Federal income tax from your wages. However, this certificate does not affect liability for the social security tax imposed by the Federal Insurance Contributions Act.

When to Claim Exemption.—File this certificate with your employer as soon as you determine you are entitled to claim the exemption. You must file a certificate each year if you wish to continue to claim the exemption.

Multiple Employers.—If you are employed by more than one employer, you may claim the exemption from withholding with each employer, provided that the total of your anticipated income will not cause you to incur any liability for Federal income tax for 1976 and you incurred no liability for Federal income tax for 1975.

When You Must Revoke this Exemption.—You must revoke this exemption certificate: (1) within 10 days from the day you anticipate you will incur Federal income tax liability for 1976 or (2) on or before December 1, 1976, if you anticipate you will incur Federal income tax liability for 1977 (if a fiscal year taxpayer, within 10 days after you so anticipate or by the first day of the last month of your current taxable year, whichever is later).

If you want to discontinue or are required to revoke this exemption, you must file a new Employee's Withholding Allowance Certificate (Form W-4) with your employer.

Expiration Date of Exemption.—This certificate will expire on April 30, 1977. If you file your income tax return on a fiscal year basis, it will expire on the last day of the fourth month following the close of your taxable year.

Liability for Estimated Tax.—If your employer does not withhold income tax from your wages and you incur income tax liability, you may be required to pay estimated tax and be subject to the penalty if it is not paid.

Name ______________________

Occupational Cluster & Number BUSINESS AND OFFICE XI

STUDENT ATTITUDE SHEET

Please check the block which best describes your feeling toward the activities which you have just completed.

SKILLS OR ACTIVITIES	Enjoyed it very much	Liked it	Didn't like it or didn't dislike it	Not very interesting	Didn't enjoy any part of it
1. Reviewing the history of taxes					
2. Learning the difference in W-4 and W-4E					
3. Learning to fill out the W-4 and W-4E					
4.					
5.					
6.					
7.					
8.					
9.					

	Yes	No
10. Are you now aware of jobs using these skills or activities?		
11. Would you like a job involving these skills or activities?		
12. Would you like to find out more about this area of work?		

13. Comments ______________________

BUSINESS AND OFFICE

OCCUPATIONAL CLUSTER: Business and Office Occupations

OCCUPATIONAL FAMILY: Accounting, Filing, Office Machines and Clerical, Stenographic and Secretarial*

*Representative Job Titles with DOT Codes

General Office	219.388
Secretary	201.368
Accounting Clerk	219.488,010
Cashier	211.368

OCCUPATIONAL TASK: Figuring amount of a sale

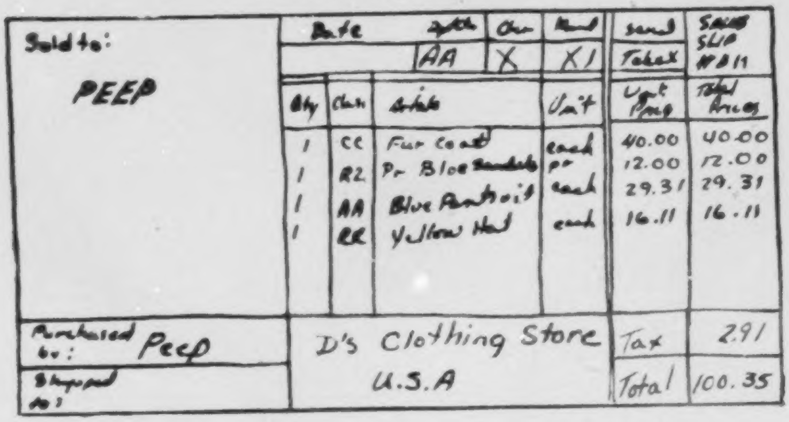
OCCUPATIONAL COMPETENCY: Determining the amount of a sale and the sales tax on this amount.

LEARNING OBJECTIVES

After the completion of the learning activities the student will be able to determine the amount to collect for a sale and the correct amount of tax on the sale, and find out if they like this type work.

SUGGESTED RESOURCES

Consult any business math textbook, any elementary bookkeeping book, or any cashier's handbook for additional information or practice problems.



Sold to:
PEEP

Date	[illegible]	[illegible]	[illegible]	Send	Sales Slip #811
	AA	X	X1	Take X	

Qty	Class	Article	Unit	Unit Price	Total Prices
1	CC	Fur Coat	each	40.00	40.00
1	R2	Pr Blue Sandals	pr	12.00	12.00
1	AA	Blue Pantsuit	each	29.31	29.31
1	RR	Yellow Hat	each	16.11	16.11
				Tax	2.91
				Total	100.35

Purchased by: Peep
Shipped to:

D's Clothing Store
U.S.A

FIGURING AMOUNT OF SALE

Before handing this packet to a student:

1. Duplicate enough copies of this packet (white and pink sheets) to provide each student with a copy.

Note: White sheets are reusable, and pink sheets are consumable.

2. Gather necessary materials which will consist of only a pencil unless you have some type of adding machine available. This will stimulate interest in the activity while the benefit is untouched.

3. If you are unfamiliar with the activity, read the background information in the student's packet.

EVALUATION PROCEDURES

The student will hand you an activity sheet which will help you evaluate how well the student has mastered figuring the amount of a sale and the amount of tax on the sale. An attitude sheet will also be turned in to you on completion of the packet. This will be helpful in determining the student's interest in a career involving this skill.

Pay attention to the writing and figures. They must be clear and well formed. Solution sheet attached.

SOLUTIONS TO STUDENT'S ACTIVITIES

Sold to:

Do-Good Club
?

Date	Dept	Charge	Paid	Clerk	Send / Take	SALES SLIP
?	II		X	VI	Take X	# 211

Qty	Class	Article	Unit	Unit Price	Total Price
14	37	cards	each	.69	9.66
14	37	cards	each	.49	6.86

Purchased by: Pres. Do-Good

Ship to:

Big Time Dept. Store
Your Town, USA

Tax	.51
Total	17.03

Sold to:

Girl Scout
Troop #541

Date	Dept	Charge	Paid	Clerk	Send / Take	SALES SLIP
?	AA	X		VI	Take X	# 512

Qty	Class	Article	Unit	Unit Price	Total Price
17	37	wrapping paper	pkg	.35	5.95
10	37	wrapping paper	pkg	.45	4.50

Purchased by: Sister's Name

Ship to:

Big Time Dept Store
Your Town, USA

Tax	.33
Total	10.78

Sold to:

Mr. James Watson
Watson Avenue.
?

Date	Dept	Charge	Paid	Clerk	Send / Take	SALES SLIP
?	AA	X		VI	Take X	# 513

Qty	Class	Article	Unit	Unit Price	Total Price
1	37	Wrap paper	ea.	.98	.98
4	37	Ribbon	yd.	.10	.40
1	37	Bow w/bell	ea.	1.69	1.69
1	37	Card	ea.	1.29	1.29

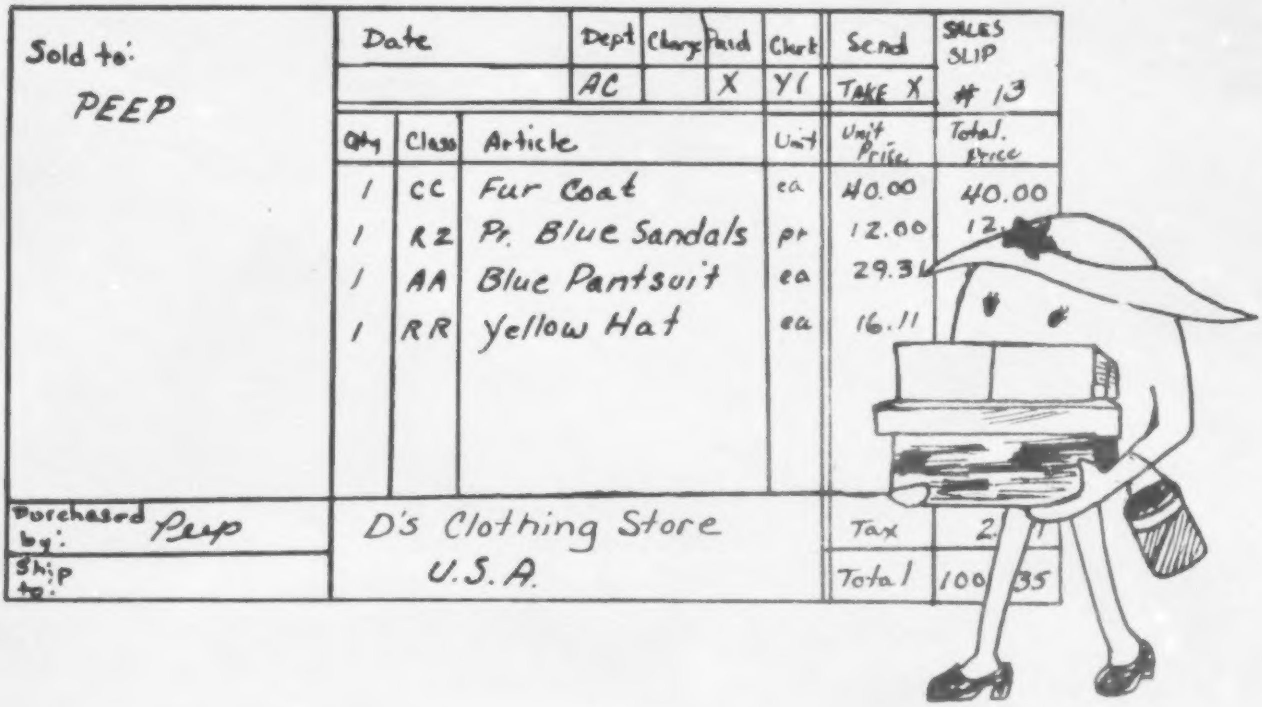
Purchased by: J. Watson

Ship to:

Big Time Dept Store
Your Town, USA

Tax	.14
Total	4.50

FIGURING AMOUNT OF SALE



Sold to: PEEP	Date		Dept	Charge	Paid	Clerk	Send	SALES SLIP
			AC		X	Y(	TAKE X	# 13

Qty	Class	Article	Unit	Unit Price	Total Price
1	CC	Fur Coat	ea	40.00	40.00
1	RZ	Pr. Blue Sandals	pr	12.00	12.
1	AA	Blue Pantsuit	ea	29.3	
1	RR	Yellow Hat	ea	16.11	
				Tax	2. 1
				Total	100 35

Purchased by: Peep

Ship to:

D's Clothing Store
U.S.A.

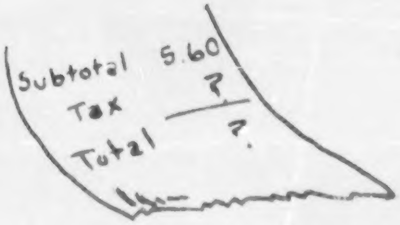
After the completion of the learning activities you will be able to determine the amount to collect for a sale and the correct tax on this sale. This will give you a chance to see if you would like this type work.

DB

Right or wrong????

$1.10 + $3.35 + $ .98 = $5.33

Right or wrong????


Subtotal 5.60
Tax ?
Total ?

Tax on $5.60 is ?

Mrs. Smith has picked out 3 pair of hose, each pair costing $2.00, and 1 slip which sales for $5.50. How much will you charge Mrs. Smith for the hose and the slip? How much tax must you collect?

The gang just ordered 5 hamburgers at 69¢ each and 5 large cokes at 25¢ each. How much must you collect for all this?

Have you ever worked selling popcorn and drinks during a ball game? Did you have to collect tax on the total amount of the sale? If you haven't, I'll bet that you have sold something at one time or the other and probably had to collect tax, too.

Did you ever stop to think that all that "horrible" math you have had to take in school isn't completely worthless; it does serve a purpose. Maybe there are times when you feel all that readin', writin', and 'rithmetic are for the birds but you will not be able to hold a job without a whole lot of some of them and a little bit of all of them. A job!!!! Oh, you're not ready to work yet. All right, but the day is coming when you must so you had better be getting ready for the time when Mom and Dad will no longer be footing the bills.

Selling is one of the big job opportunities open to young people. Most employers are willing to train salesmen on the job as they learn. If you would like to work after school or during the summer, a good place to check would be the grocery store, the hardware store, local department store or even the service station.

In this type of job you would be meeting people, showing merchandise (goods that you have to sell), helping them decide if an item is suitable, and if you make the sale you must be able to figure out how much to charge your customer for the items they buy and to this amount be able to figure how much tax you must add.

Gee, that's a lot!

To meet people you are going to have to be able to speak correctly, be polite, have a neat appearance, be alert, and on and on and on. Just think of the characteristics you like in people who help you when you shop and this is what you should try to develop. No one wants a gripe, a grouch, a hateful, a sloppy or dirty clerk to wait on them.

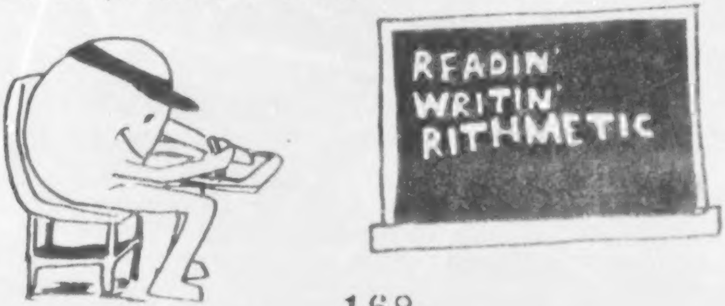
You have all these good characteristics! Great! Next you must be able to write so others can read it if you are going to write up a sales slip; you must be able to add correctly if you are going to tell your customers how much they owe you; you must be able to figure tax or at least to use a tax chart if you are going to collect tax (and you'd better collect tax if you don't want the cops after you); you must be able to figure and count back change if the customer gives you more money than just the exact amount of the sale.

Complicated? NO!!! You can do it.

BUT you have to know how! Let's see just how much you

already know.

Maybe we had better take some of this readin', writin', and 'rithmetic a little more to heart in classes. If at home we hear "ain't" all the time, and in school they tell us it is poor grammar--well, just maybe we'd better not use it except at home. Isn't it great that at home we can really be ourselves and not have to do what the rest of the world thinks we should? Just be sure you don't slip now and then.



LEARNING ACTIVITIES

You have a job with the Big Time Department Store during the Christmas holidays. Your job is in the card and gift wrapping supplies department. The first thing you had to do was to become familiar with the items you sell: cards, wrapping paper, bows, ribbon, etc. Mrs. Helpful has explained how the prices are determined: cards have the prices on the back in a special code, wrapping paper has the price printed on the package, bows are stamped on the carton, etc. The next thing she explains is the sales tax which you must collect on each sale you make. In our state we pay a 3% sales tax. This means you pay 3¢ tax on every dollar's worth of goods you buy or in your case, you collect 3¢ tax on every dollar's worth of goods you sell.

Amount of Sale			Tax	Amount of Sale			Tax	Amount of Sale			Tax
.06	thru	.35	.01	18.01	"	18.35	.55	36.01	"	36.35	1.09
.36	"	.70	.02	18.36	"	18.70	.56	36.36	"	36.70	1.10
.71	"	1.00	.03	18.71	"	19.00	.57	36.71	"	37.00	1.11
1.01	"	1.35	.04	19.01	"	19.35	.58	37.01	"	37.35	1.12
1.36	"	1.70	.05	19.36	"	19.70	.59	37.36	"	37.70	1.13
1.71	"	2.00	.06	19.71	"	20.00	.60	37.71	"	38.00	1.14
2.01	"	2.35	.07	20.01	"	20.35	.61	38.01	"	38.35	1.15
2.36	"	2.70	.08	20.36	"	20.70	.62	38.36	"	38.70	1.16
2.71	"	3.00	.09	20.71	"	21.00	.63	38.71	"	39.00	1.17
3.01	"	3.35	.10	21.01	"	21.35	.64	39.01	"	39.35	1.18
3.36	"	3.70	.11	21.36	"	21.70	.65	39.36	"	39.70	1.19
3.71	"	4.00	.12	21.71	"	22.00	.66	39.71	"	40.00	1.20
4.01	"	4.35	.13	22.01	"	22.35	.67	40.01	"	40.35	1.21
4.36	"	4.70	.14	22.36	"	22.70	.68	40.36	"	40.70	1.22
4.71	"	5.00	.15	22.71	"	23.00	.69	40.71	"	41.00	1.23
5.01	"	5.35	.16	23.01	"	23.35	.70	41.01	"	41.35	1.24
5.36	"	5.70	.17	23.36	"	23.70	.71	41.36	"	41.70	1.25
5.71	"	6.00	.18	23.71	"	24.00	.72	41.71	"	42.00	1.26
6.01	"	6.35	.19	24.01	"	24.35	.73	42.01	"	42.35	1.27
6.36	"	6.70	.20	24.36	"	24.70	.74	42.36	"	42.70	1.28
6.71	"	7.00	.21	24.71	"	25.00	.75	42.71	"	43.00	1.29
7.01	"	7.35	.22	25.01	"	25.35	.76	43.01	"	43.35	1.30
7.36	"	7.70	.23	25.36	"	25.70	.77	43.36	"	43.70	1.31
7.71	"	8.00	.24	25.71	"	26.00	.78	43.71	"	44.00	1.32
8.01	"	8.35	.25	26.01	"	26.35	.79	44.01	"	44.35	1.33
8.36	"	8.70	.26	26.36	"	26.70	.80	44.36	"	44.70	1.34
8.71	"	9.00	.27	26.71	"	27.00	.81	44.71	"	45.00	1.35
9.01	"	9.35	.28	27.01	"	27.35	.82	45.01	"	45.35	1.36
9.36	"	9.70	.29	27.36	"	27.70	.83	45.36	"	45.70	1.37
9.71	"	10.00	.30	27.71	"	28.00	.84	45.71	"	46.00	1.38
10.01	"	10.35	.31	28.01	"	28.35	.85	46.01	"	46.35	1.39
10.36	"	10.70	.32	28.36	"	28.70	.86	46.36	"	46.70	1.40
10.71	"	11.00	.33	28.71	"	29.00	.87	46.71	"	47.00	1.41
11.01	"	11.35	.34	29.01	"	29.35	.88	47.01	"	47.35	1.42
11.36	"	11.70	.35	29.36	"	29.70	.89	47.36	"	47.70	1.43
11.71	"	12.00	.36	29.71	"	30.00	.90	47.71	"	48.00	1.44
12.01	"	12.35	.37	30.01	"	30.35	.91	48.01	"	48.35	1.45
12.36	"	12.70	.38	30.36	"	30.70	.92	48.36	"	48.70	1.46
12.71	"	13.00	.39	30.71	"	31.00	.93	48.71	"	49.00	1.47
13.01	"	13.35	.40	31.01	"	31.35	.94	49.01	"	49.35	1.48
13.36	"	13.70	.41	31.36	"	31.70	.95	49.36	"	49.70	1.49
13.71	"	14.00	.42	31.71	"	32.00	.96	49.71	"	50.00	1.50
14.01	"	14.35	.43	32.01	"	32.35	.97	50.01	"	50.35	1.51
14.36	"	14.70	.44	32.36	"	32.70	.98	50.36	"	50.70	1.52
14.71	"	15.00	.45	32.71	"	33.00	.99	50.71	"	51.00	1.53
15.01	"	15.35	.46	33.01	"	33.35	1.00	51.01	"	51.35	1.54
15.36	"	15.70	.47	33.36	"	33.70	1.01	51.36	"	51.70	1.55
15.71	"	16.00	.48	33.71	"	34.00	1.02	51.71	"	52.00	1.56
16.01	"	16.35	.49	34.01	"	34.35	1.03	52.01	"	52.35	1.57
16.36	"	16.70	.50	34.36	"	34.70	1.04	52.36	"	52.70	1.58
16.71	"	17.00	.51	34.71	"	35.00	1.05	52.71	"	53.00	1.59
17.01	"	17.35	.52	35.01	"	35.35	1.06	53.01	"	53.35	1.60
17.36	"	17.70	.53	35.36	"	35.70	1.07	53.36	"	53.70	1.61
17.71	"	18.00	.54	35.71	"	36.00	1.08	53.71	"	54.00	1.62

To make it easier for you to figure the tax and to eliminate errors being made when the sales people are in a hurry, a tax chart is taped to each cash register.

This is a sales tax chart.

Let's see just how it works.

If the amount of your sale is 95¢ how much will the tax be? The amount from 71¢ to $1.00 is 3¢. This means you must collect 3¢ on this amount.

Again! The sale is in the amount of $4.56. On the chart check the amount to be collected. Got it? That's right, on a sale of goods that amounts to $4.36 up to $4.70 you should collect 14¢ tax.

You will be using the tax table to figure tax on the sales in the rest of this packet.

To get the total amount to collect from a customer, add the tax and the amount of the sale.

Since it is important that you can read the tax chart, let's do some more practicing.

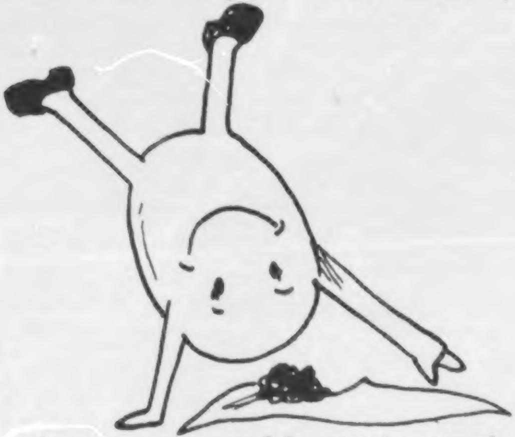
Amount of the sale	Tax	Total amount due Tax + Sale
$10.00		
3.69		
15.40		
.75		
1.75		
8.76		
2.98		
6.50		
.25		
4.25		
25.60		
3.97		
.69		
5.50		
7.33		
9.99		
12.77		
17.60		
17.76		

Double check the above just to make sure you have them all right. You certainly would not want to charge a customer the wrong amount. (Answers on next page.--Don't cheat.)

Answers to page 4.

$10.00 + .30 = $10.30
3.69 + .11 = 3.80
15.40 + .47 = 15.87
.75 + .03 = .78
1.75 + .06 = 1.81
8.76 + .27 = 9.03
2.98 + .09 = 3.07
6.50 + .20 = 6.70
.25 + .01 = .26
4.25 + .13 = 4.38
25.60 + .77 = 26.37
3.97 + .12 = 4.09
.69 + .02 = .71
5.50 + .17 = 5.67
7.33 + .22 = 7.55
9.99 + .30 = 10.29
12.77 + .39 = 13.16
17.60 + .53 = 18.13
17.76 + .54 = 18.20

You know that Peep really gets excited when you get all your problems correct. I'll bet he would even try turning hand-springs.



But. . . . . . If you have missed very many. . . . . Well, you know how upset Peep gets.

Let's just use the rest of this page to do some practice math. In order to add your sales, you need to be able to add, and, in order to figure how much you must charge if a customer buys more than one item at the same price, you need to be able to multiply.

$ 5.50 +18.75	$ .35 +7.50	$7.50 +7.33	$4.88 +9.98	$25.70 +18.98	$1,987.10 + 289.99
$2.90 x 4	$ .59 x 26	$7.33 x 19	$1.98 x 10	$15.50 x 8	$ 175.00 x 4

Let's check:

1st line was addition:

$24.25 $7.85 $14.83 $14.86 $44.68 $2277.09

2nd line was multiplication:

$11.60 $15.34 $139.27 $19.80 $124.00 $700.00

Now if you can think about that $5.50 being the price of a pair of skates and the $18.75 being the price of a coat, then the total of the two-the $24.25-is what you would collect for the two items (plus tax of course). That was your first addition problem--simple wasn't it?

Next let's take a look at the multiplication. The first problem was $2.90 x 4. You have sold 4 T-shirts, each one costs $2.90. You would collect $11.60 for the **4**. (also plus tax)

If you sold the skates at $5.50	$ 5.50
the coat at 18.75	18.75
and the 4 T-shirts at 11.60	+11.60
Total amount of the entire sale	$35.85
plus tax on this amount	+ 1.08
Total amount to collect	$36.93

Peep wants to make sure you notice that the decimals are always kept in a straight line when you are adding dollars and cents.

Stores have different forms on which to record sales, but regardless of the form, it is called a sales slip. All slips will have a place for you to write the name of the person buying the goods, their address, the item purchased, how many were purchased, the price of each item, the total amount of the sale, the sales tax, and the total amount to be collected. Also, the sales slip will have a place for the salesman's name or number, the date of the sale, and a place for the customer to sign their name as proof of purchase.

It is your job to fill in the sales slip, give one copy to the customer and one copy to the accounting department so they can keep a record of who bought what. Now if the customer gets a copy and the accounting department is going to use a copy to make a record of the amount of money they are to collect from the customer, then you MUST be able to write (or print) so it can be read.

A sales slip may look like this:

Person to whom the item/items were sold, plus the address. (A)

Date of the sale. (B)

Salesperson's name, initials, or assigned number. (C)

Was sale paid for or was it charged (to be paid for later). (D)

Number (how many) of the item was purchased. (E)

Name of the item purchased. (F)

Class of goods (this is given to the item by the store). (G)

Unit price (price for one item) (H)

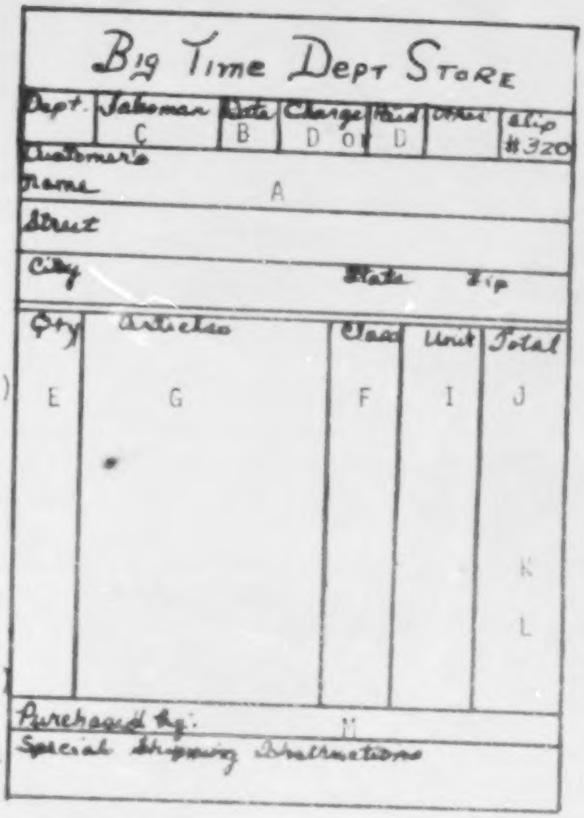
Unit (set, pair, each, etc.) (I)

Total amount for the item. (J)

Tax due on total sale price. (K)

Total amount due the store. (L)

Signature of person who bought the items. (M)



Big Time Dept Store

Dept.	Salesman	Date	Charge	Paid	Other	Slip #320
	C	B	D or	D		

Customer's name A

Street

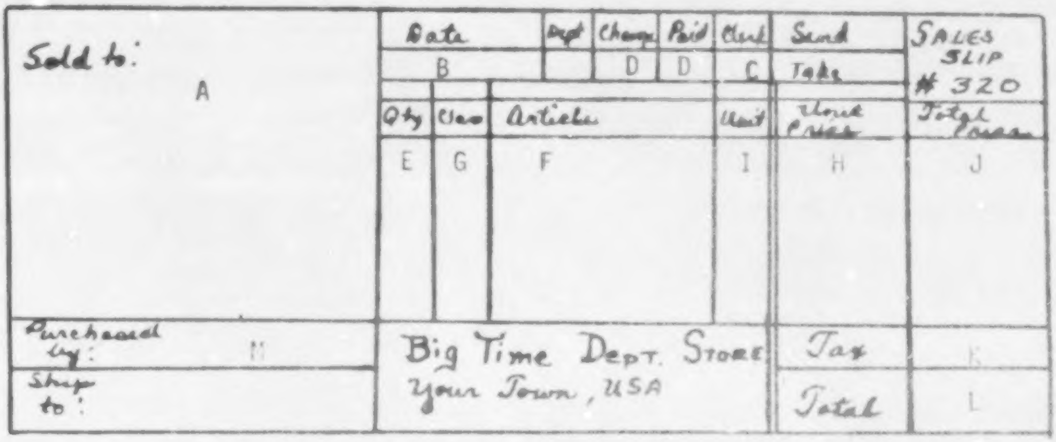
City State Zip

Qty	Articles	Class	Unit	Total
E	G	F	I	J
				K
				L

Purchased by: M

Special Shipping Instructions

- - or this, or some other form that shows the same information.



Sold to: A

Date	Dept	Charge	Paid	Clerk	Send	SALES SLIP # 320
B		D	D	C	Take	

Qty	Class	Articles	Unit	Unit Price	Total Price
E	G	F	I	H	J

Purchased by: M

Ship to:

Big Time Dept. Store
Your Town, USA

Tax	K
Total	L

The Big Time Department Store uses a form like the one at the bottom of the page.

Complete the sales slips for the following customers. You must be careful that both the customer and the accounting department can read it, and please be accurate.

Mr. Earl Rubel was buying wrapping paper for a gift for his wife's birthday. He purchased 2 pkgs. wrapping paper at 79¢ a package, a bow and ribbon to match. The bow was 39¢ and the ribbon was 10¢ a yard; he bought 3 yards. Also he found a nice card that he is sure his wife will like, the cost of the card was 89¢.

Mr. Rubel lives at 300 - 7th Street in your town. He is charging this purchase (this means he will pay for it at a later time). Your department is #AA, and your items in the department are 37 class. He is going to take the things with him.

(Please sign Mr. Rubel's name at the bottom as he would if he were buying the goods.)

Sold to:	Date	Dept.	Charge	Paid	Clerk	Send	SALES SLIP
						Take	# 310
	Qty	Class	Article		Unit	Unit Prices	Total Prices
Purchased by:	Big Time Dept STORE					Tax	
Ship to:	Your Town, U.S.A					Total	

Since this was your first sale, you ask Mrs. Helpful to check your work.

Mr. Rubel smiles because he is pleased that he has been your very first customer.

(You may check your work with the one at the top of the next page. Be sure you have included everything that you should have.)

In the space for "clerk", write your initials.

Did you have everything that you should have and did you have the amount of the items, the tax, and the total price correct?

Sold to: Mr. Earl Rubel 309 - 7th Street ?	Date	Dept	Charge	Paid	Clerk	Send	**SALES SLIP #310**
	?	AA	X		VI	Take X	

Qty	Class	Article	Unit	Unit Price	Total Price
2	37	wrapping paper	pkg	.79	1.58
1	37	bow	each	.39	.39
3	37	ribbons	yard	.10	.30
1	37	card	each	.89	.89

Purchased by: Earl Rubel	Big Time Dept Store	Tax	.10
Ship to:	Your Town, USA	Total	3.26

Let's try a few more to make sure we have the idea just the way we should.

The Do-Good Club in your town is sending cards to all the older citizens in town to let them know that they are remembered and loved. The president and secretary of the club have been appointed to select cards and at their next club meeting the members will decide just who in the community to send them to, address, and mail them.

They have selected several cards and although they are going to pay for them right now, they do want a sales slip so they will have a record for the club treasurer to keep. Please fill out the sales slip, make it sold to the Do-Good Club in your town. They have selected 20 cards. Fourteen of them cost 69¢ each and the rest cost 49¢ each.

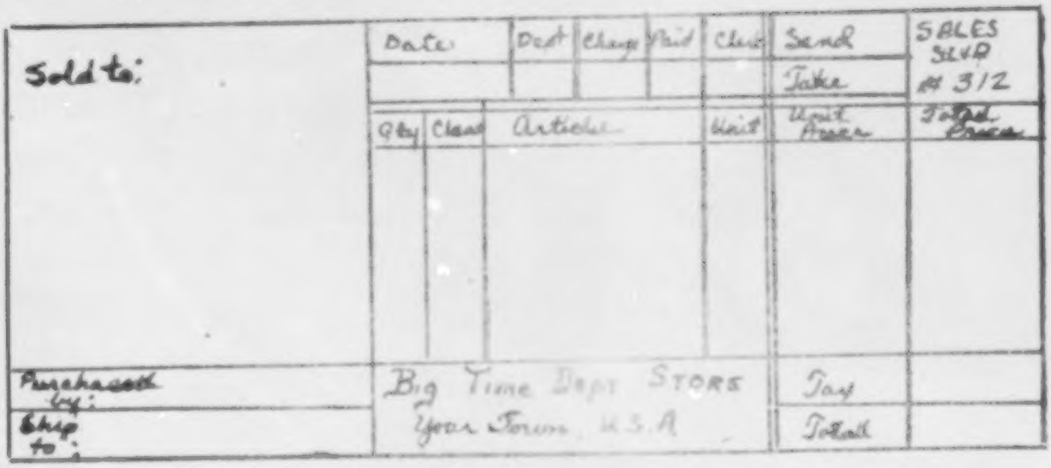
Sold to:	Date	Dept	Charge	Paid	Clerk	Send	**SALES SLIP #311**
						Take	

Qty	Class	Article	Unit	Unit Price	Total Price

Purchased by:	Big Time Dept Store	Tax	
Ship to:	Your Town, USA	Total	

Your sister just came in and wants to purchase a large amount of wrapping paper for her scout troop, they are going to work on badges and several girls want to do art badges. The paper can be used to make many different things so they will need a lot. She wants you to charge the sale to Troop #541 and asks that you use your own home address so she will get the bill.

You count the number of packages that she has selected and it comes to 17 packages at 35¢ each and 10 at 45¢ each.



Sold to:

Date | Dept | Charge | Paid | Clerk

Send

Take

SALES SLIP #312

Qty | Class | Article | Unit | Unit Price | Total Price

Purchased by:

Ship to:

Big Time Dept STORE
Your Town, U.S.A

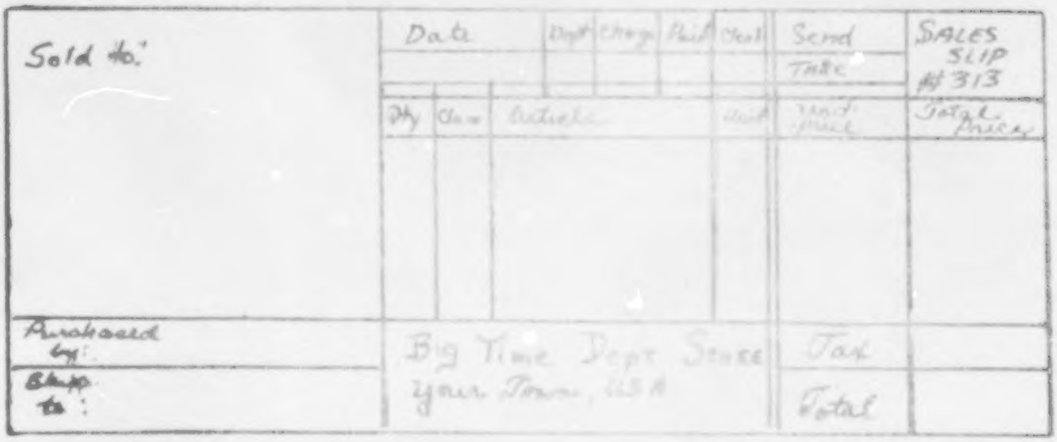
Tax

Total

Next Mr. James Watson comes in and selects paper and card to match to wrap a wedding gift. The paper is a silver color with big white bells, the ribbon and bow are in white with a little bunch of silver bells tied in with the bow and the card matches the paper. (Mr. Watson lives on Watson Ave.)

Prices are as follows: paper, 98¢; ribbon, 4 yards at 10¢ a yard; bow with bell decoration, $1.69; and the card is $1.29.

He would like them charged to his account.



Sold to:

Date | Dept | Charge | Paid | Clerk

Send

Take

SALES SLIP #313

Qty | Class | Article | Unit | Unit Price | Total Price

Purchased by:

Ship to:

Big Time Dept Store
Your Town, USA

Tax

Total

Did you enjoy filling in the sales slips? Are you reasonably sure you did the addition and tax right?

You know one of the fun things of being a salesman is meeting the different people and being able to help them select the things they want.

Fill in the attached attitude sheet and give it and the last three sales slips to Mrs. Helpful for her approval. (Mrs. Helpful is your teacher.)

Name ______________________________

Occupational Cluster & Number BUSINESS & OFFICE #XII

STUDENT ATTITUDE SHEET

Please check the block which best describes your feeling toward the activities which you have just completed.

SKILLS OR ACTIVITIES	Enjoyed it very much	Liked it	Didn't like it or didn't dislike it	Not very interesting	**Didn't enjoy any part of it**
1. Reading about the duties of a clerk					
2. Learning to read the tax chart					
3. Reviewing math					
4. Filling in the sales slips					
5. Reading about the customers.					
6.					
7.					
8.					
9.					
	Yes	No			
10. **Are you now aware of jobs using these skills or activities?**					
11. **Would you like a job involving these skills or activities?**					
12. **Would you like to find out more about this area of work?**					

13. Comments ______________________________

____

____

BUSINESS & OFFICE

OCCUPATIONAL CLUSTER: Business and Office Occupations

OCCUPATIONAL FAMILY: Accounting, Filing, Office Machines and Clerical, Stenographic and Secretarial*

***Representative** Job Titles with DOT Code

General Office	219.388
Secretary	201.368
Accounting Clerk	219.488,010
Cashier	211.368
General Clerk	219.388,066

OCCUPATIONAL TASK: Counting Change

OCCUPATIONAL COMPETENCY: Determining the amount of change to be given in any stated situation and the best combination of bills and/or coins for this amount.

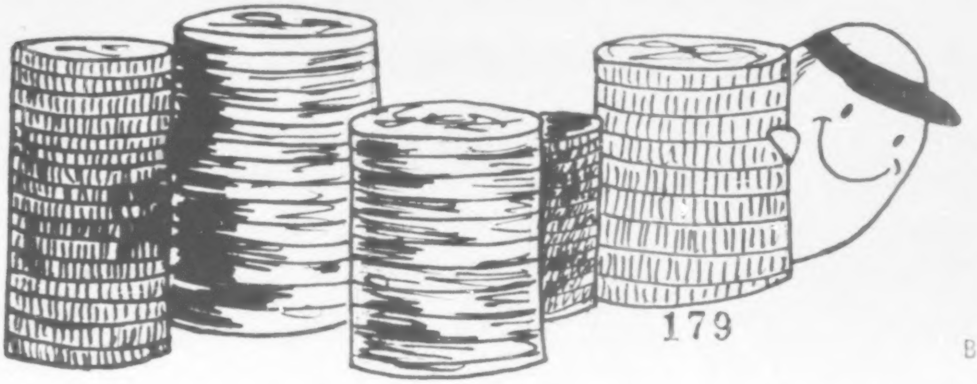
LEARNING OBJECTIVES

After the completion of the learning activities the student will be able to determine the amount of change to return to a customer in any given situation and the correct combination of bills and/or coins, and have a chance to find out if this type of work suits them.

SUGGESTED RESOURCES

Consult any business math textbook, any elementary bookkeeping book, or any cashier's handbook for additional information or practice problems.

Suggested prerequisite: Business and Office packet XII



COUNTING CHANGE

Before handing this packet to a student:

1. Duplicate enough copies of this packet (white and pink sheets) to provide each student with a copy.

Note: White sheets are reusable, and pink sheets are consumable.

2. Gather necessary materials which will consists of **pencil and** play money, both bills and change.

3. If you are unfamiliar with the activity, read the background information in the student's packet.

EVALUATION PROCEDURES

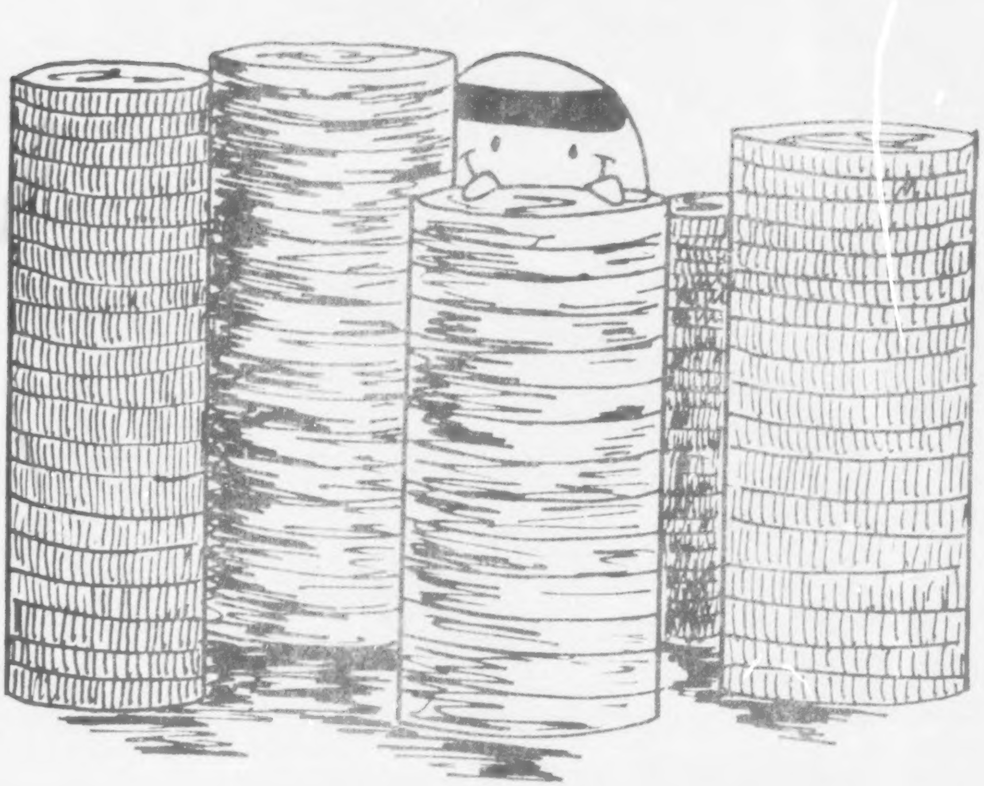
Use the change sheet in the packet to evaluate how well the student has mastered counting back the correct change and selecting the correct bills and/or coins. An attitude sheet will also be turned in to you on completion of the packet. This will be helpful in determining the student's interest in a career involving this skill.

Change chart key:

	Coins					Bills		
	.01	.05	.10	.25	.50	1.00	5.00	10.00
1.	1	1		1		3		
2.	3		1		1			
3.	1		1		1	2	1	
4.	3		2	1	1	1	1	
5.			1	1				
6.	3		1	1	1			
7.	1		1	1	1	1		
8.	1		2			4	1	1
9.	4		1	1	1			
10.	2		2	1	1	3		

COUNTING CHANGE

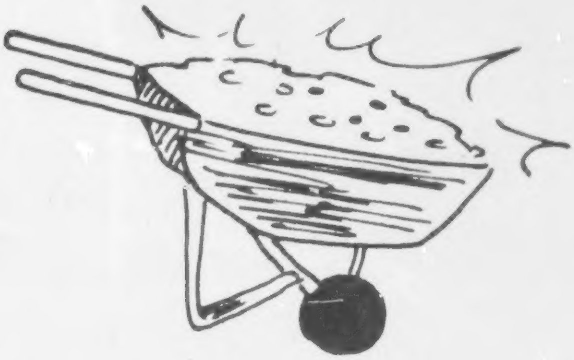
Suggested prerequisite: Business and Office packet XII



After the completion of the learning activities you will be able to determine the amount of change to return to a customer in a given situation and the correct combination of bills and/or coins to return to the customer.

DB

Do you know why we have paper money?



You just sold Mrs. Moneybags some groceries and have to return $4.32 in change. Why not give her 432 pennies?

3 hot dogs at 35¢ each
3 cokes at 25¢ each
That's $1.80 plus the tax.

If you weregiven a $5.00 bill and have to return the change to the customer, just what coins and/or bills will you give her?

?

?

Will you just hand it to her and say here's your change, or snould you count it back to her?

Money, money everywhere BUT if you give too much change--the boss complains. If you don't give enough change--the customer complains. Gee whiz---does a person have to be perfect in this world?

So you managed to master Peep's packet on making out sales slips and reading that tax chart. Great! But few people that buy items ever give the correct change. SOOOOO you have to know how to count change.

You already know what it takes to be a good salesman: how very important it is to be able to write neatly and add correctly and use the tax chart correctly and - and - and.

After one of the ands we would have to add be able to figure how much change you would return to a customer if they gave you more money than the amount of the goods you sold them.

Here's that "horrible" math again. (Not so "horrible" is it?)

I doubt if there are very many people of your age that won't say you can already figure this without any help. If you can, that's good, but you just may be surprised to find it's not really that easy, so let's take a little while for a review and while we're working on it, let's review just what pieces of money to give back and how to count it back to the customer.

$$\begin{array}{r} 5.75 \\ -\ 5.36 \\ \hline \cancel{.41} \end{array} \qquad \begin{array}{r} 10.00 \\ -\ 6.78 \\ \hline \cancel{4.78} \end{array}$$

$$\begin{array}{r} 25.00 \\ -\ 21.27 \\ \hline \cancel{4.23} \end{array}$$

LEARNING ACTIVITIES

It seems there is never enough money to buy the things a person wants. (Notice the "want" NOT "need".) But since you want a new bike, or some records, or maybe you just felt it would be a great idea to earn your own spending money and not have to ask Mom and Dad for it, you got a job at the Big Time Department Store down town.

Mrs. Helpful has really been nice; she has helped you become familiar with the items you will be selling, explained how to make out sales slips, how to use the tax table, and has demonstrated the use of the cash register. You're ready to go to work!

Hey, wait a minute!!!!!!

Are you SURE you know exactly how to figure change and count change back to your customers? Oh, you think so! Well, just to be on the safe side, let's review a few things

Change should always be given in the fewest pieces possible. (Unless, of course, the customer asks specifically for certain pieces of change or bills.)

Mr. Buyers has purchased a small thing-a-bob, the price plus the tax came to exactly $2.73. He has given you a $5.00 bill. It's easy enough to find out how much to return to him by subtracting $2.73 from $5.00--$2.27. You certainly will NOT give him 227 pennies or 22 dimes and 7 pennies, would you???? WHY????

If you said you would give him 227 pennies I do hope Mr. Buyers has a strong pants pocket because that would be five rolls of pennies plus 27 more.

Just what did you come up with and as you hand it back to him, exactly what would you say?

See if you did what you should have. You should have given him back the fewest amount of coins and bills as possible which would have been 2 pennies, 1 quarter, and 2-one dollar bills. In giving the change you would first state the amount of the purchase, $2.73"; then handed him 2 pennies saying "2.75"; a quarter saying "$3.00"; and then the 2-one dollar bills, saying "and two are $5.00".

This gives the customer a chance to make sure you are charging the correct amount for the sale by repeating the amount first and as you hand him each piece of money he can add with you to make sure you are giving him the correct change. This not only helps you make sure you are right, but it lets the customer double check at the time his change is returned so he will not think he has been cheated.

Let's do some practice problems. An easy way is to use a change chart like the one below. The amount the customer hands to you is in the first column, the amount of the sale plus the tax in the second column and you are to complete the rest. How many of each coin would it take to return the proper change? The first one is filled in.

Amount Received	Amount of sale	Change					
		1¢	5¢	10¢	25¢	$1	$5
$10.00	$5.37	3		1	2	4	
1.00	.28						
1.00	.59						
5.00	2.17						
10.00	3.49						
1.00	.36						
5.16	1.66						
10.13	8.63						

You notice there are no 50¢ pieces. This is because there are so few of them available any more, so we are just going to use quarters instead of half-dollars.

Let's just check and see how you did. Peep is taking bets that you have done them all right. Does he win or lose?

Amount Received	Amount of Sale	Change					
		1¢	5¢	10¢	25¢	$1	$5
$10.00	$5.37	3		1	2	4	
1.00	.28	2		2	2		
1.00	.59	1	1	1	1		
5.00	2.17	3	1		3	2	
10.00	3.49	1			2	1	1
1.00	.36	4		1	2		
5.16	1.66				2	3	
10.13	8.63				2	1	

Can Peep collect? Oh yes, in case you are worried about Peep losing money betting--don't! Peep only bets ice cream cones filled with triple dips of chocolate fudge. Gee, I would like to beat him.

Shall we put this all to good use and wait on some customers.

A large stout woman (please notice how we describe the woman: if you are going into business you must NOT refer to this person as a big fat woman) comes in and asks that you help her select some wrapping paper, ribbon, bows and cards for her club. After much looking and changing of her mind, she finally makes her selections (all this time you are being very helpful and very polite), you add the amount of her purchase, add the tax and tell her you must have $21.37 in payment. She hands you 1-twenty dollar bill and 1-five dollar bill. What change do you give her and exactly what would you say?

You would return to her:

You would say:

You may check on the top of the next page--after you have written your answers down.

Have you checked?

Does Peep get another ice cream cone???

Your customer that comes in next is a man. He is a large person (looks like he played football in school) and he is all excited because his wife just presented him with a new son. He wants something very special to wrap a gift for her and an extra special card to go with the gift.

It seems that your job would be very interesting since you meet all types of people. Of course, to enjoy this work you must enjoy meeting people. If you have trouble talking to strangers this might be just the job to help you get over the problem. Usually when you have trouble talking to strangers it's because you don't have anything to say (or at least you don't think you do). When selling to someone you are talking about the item you are selling, so it really comes easy.

Mr. Nupoppa finds some paper that has little footballs and helmets on it and says this is just what he has been looking for. You remember seeing some tiny, tiny footballs tied in with a bow and show him how well it fits his need. You both start looking at cards and soon find yourselves laughing and talking about some of the crazy ones. One card has a little baby and a football helmet on it and Mr. Nupoppa feels this is the perfect one to show the new mother what he intends for his son.

You add the amount of his purchases, add the tax and say "that will be $1.87 please". He hands you a twenty dollar bill.

Again, how much change would you give him? In what pieces of coins and bills? And exactly what would you say (other than thank you and congratulations)?

Answers on sale to ~~big-fat~~ large stout woman (Just about goofed).

The sale amounted to $21.37. She gave you $25.00. You should return $3.63.

You should say "The amount of the sale is $21.37" (hand her three pennies and say) "3¢ makes 40¢" (hand her a dime and say) "10 makes 50" (give her two quarters and say) "75 and $22.00" (then count the 3-one dollar bills as you hand them to her as) "$23.00, $24.00, and $25.00".

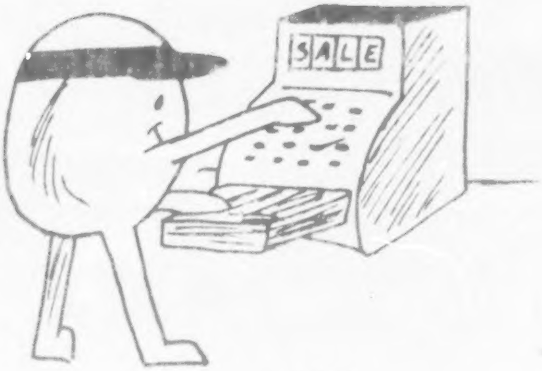
Answers to Mr. Nupoppa.

He gave you $20.00; the amount of the sale is $1.87; you should return $18.13 to him. The best combination of coins and bills would be: 3 pennies, 1-dime, 3-one dollar bills, 1-five dollar bill and 1-ten dollar bill.

3¢
10¢
$3.00
$5.00
$10.00
$18.13

"$1.87 (3 pennies) $1.90 (1 dime) $2.00 (3-one dollar bills) $3.00, $4.00, $5.00 (1-five dollar bill) $10.00 (1-ten dollar bill) $20.00"

Gets easier with each one doesn't it? I do hope you have the play coins and bills to really count this back to a 'customer'.



Here is one more change chart for you to complete. This time hand it to your teacher for her approval. She may ask you to count some change back to her if the play money is available. (Be sure to say "thank you for shopping in our store.")

Thanks for Shopping

CHANGE CHART

	Amount Received	Amount of Sale	Coins					Bills		
			.01	.05	.10	.25	.50	1.00	5.00	10.00
1.	$ 5.00	$ 1.69								
2.	1.00	.37								
3.	10.00	2.39								
4.	20.00	13.02								
5.	1.00	.65								
6.	2.00	1.12								
7.	5.00	3.14								
8.	20.00	.79								
9.	1.00	.11								
10.	5.00	1.03								

Don't forget to do the attitude sheet on the next page to give to your teacher.

Name ____________________

Occupational Cluster & Number Business & Office BO XIII

STUDENT ATTITUDE SHEET

Please check the block which best describes your feeling toward the activities which you have just completed.

SKILLS OR ACTIVITIES	Enjoyed it very much	Liked it	Didn't like it or didn't dislike it	Not very interesting	Didn't enjoy any part of it
1. Filling in change charts					
2. Counting back play coins and bills					
3. Thinking of what to say					
4. Working with the play money					
5. Seeing what Peep was going to do next					
6. Reading about what a clerk does.					
7.					
8.					
9.					

	Yes	No
10. Are you now aware of jobs using these skills or activities?		
11. Would you like a job involving these skills or activities?		
12. Would you like to find out more about this area of work?		

13. Comments ____________________

BUSINESS AND OFFICE

OCCUPATIONAL CLUSTER: Business and Office Occupations

OCCUPATIONAL FAMILY: Accounting, Secretarial, Stenographic, Office Clerk, Management*

*Representative Job Titles with DOT CODE

Accounting Clerk	219.488,010
Truck Driver	905.883
Doctor	079.378
Florist	040.081

OCCUPATIONAL TASK: Opening a bank checking account.

OCCUPATIONAL COMPETENCY: Completing a signature card and learning how to open a checking account.

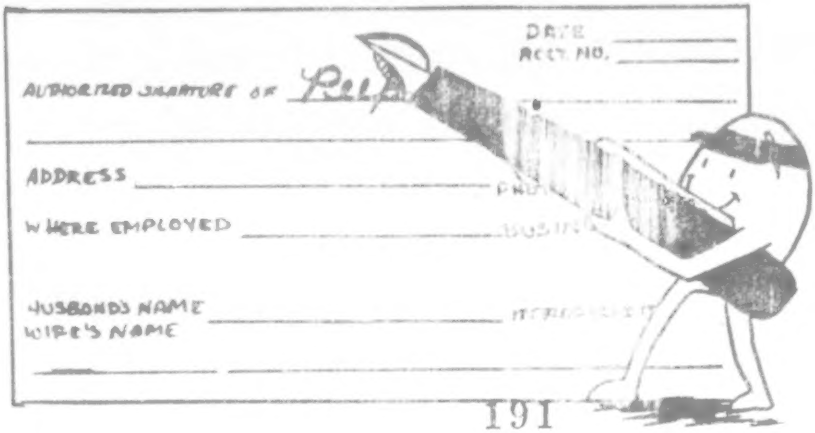
LEARNING OBJECTIVES

After completion of the learning activities the student will be able to discuss the steps necessary in opening a bank checking account; what should be considered in selecting a bank; and will know how to complete a signature card.

SUGGESTED RESOURCES

This packet is self contained, however you may wish to obtain additional information from your local bank in order to acquaint the student with local procedure.

We greatly appreciate the Bank of Dunbar in Dunbar, West Virginia supplying us with and allowing us to reproduce these forms.



OPENING A CHECKING ACCOUNT

Before handing this packet to a student

1. Duplicate enough copies of this packet (white and pink sheets) to provide each student with a copy.

   Note: White sheets are reusable, and pink sheets are consumable.

2. Gather necessary materials which will consist of: pencil and ink pen.

3. If you are unfamiliar with this activity you may want to check the introductory material in the student's packet.

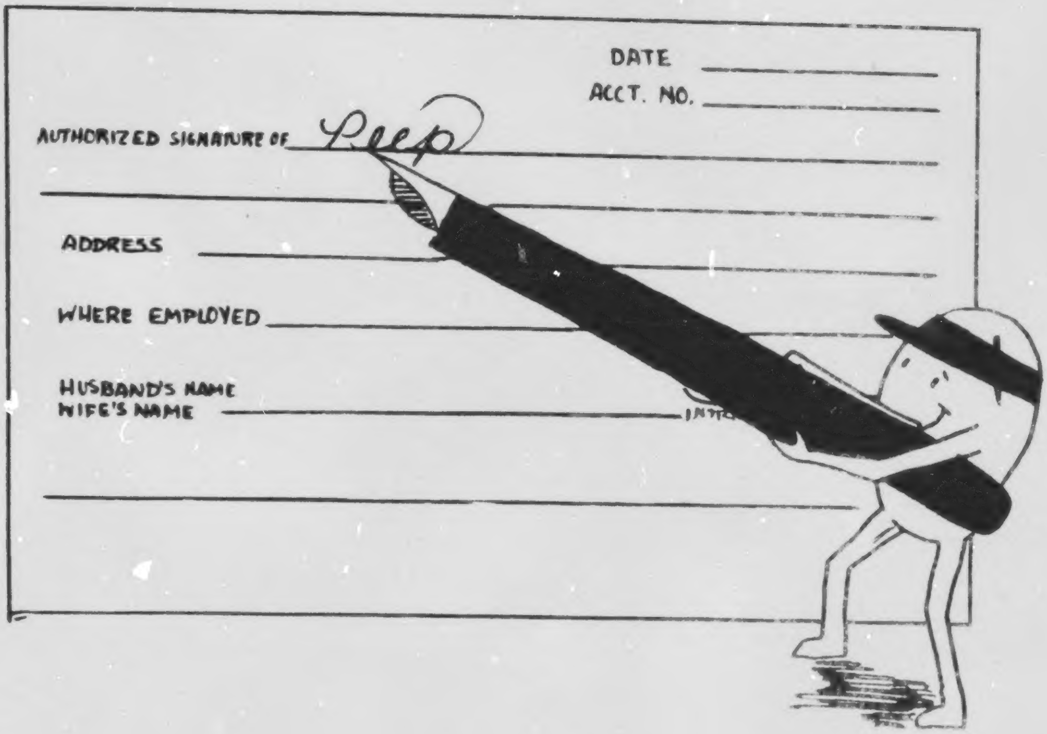
EVALUATION PROCEDURES

Upon completion of this packet the student will show you a completed signature card and will discuss with you how he/she should go about getting this card. In addition he/she should be able to discuss a few of the things to be considered in selecting a bank.

Also you will receive an attitude sheet which the student has completed. This will help you determine if the student was interested in this activity. You may want to discuss the job which would involve giving the signature card to a person.

If the student has shown an interest in this activity, you should encourage him/her to do the next packets which have to do with making a deposit and then writing a check.

OPENING A CHECKING ACCOUNT


DATE
ACCT. NO.
AUTHORIZED SIGNATURE OF
Peep
ADDRESS
WHERE EMPLOYED
HUSBAND'S NAME
WIFE'S NAME

After you complete the learning activities you will be able to discuss the steps necessary in opening a bank checking account; you will know some of the things to consider in selecting a bank and will be able to properly fill in a signature card. This will give you a chance to learn about a bank and see if you might enjoy this type work.

I'm going shopping and I'll need a lot of money.
SALE
I want to open an account at the bank but I don't know how.

I've heard that banks are all business and don't like to take time to talk to people.

ME? A checking account. WHY?
20
I only have $20. Could I open a checking account?????
What's a signature card?

Almost everyone has a checking account. Why? Because it serves many purposes. One of the big things is that you don't have to carry huge amounts of money wherever you go. A checking account is a service that the bank offers that lets a person pay out money safely and conveniently. You put money in the bank and when you need it you take it out by writing a check. This sounds good, but first of all we must select a bank and open the account.

Businesses send money from one city to another, from one state to another, in fact from one country to another. In order to do this they make use of checks. Before they are given checks from a specific bank there is certain information the bank must have. One thing the bank must know is just who will be signing the checks and what does this persons' signature look like. In order to keep this information on record, the bank has a certain kind of card which must be used. It's called a signature card and any one authorized to sign checks must first sign a card for the bank.

Careers which would involve baving to sign a signature card and would benefit from individuals knowing how to select a bank and open an account would range all the way from housewife to owner of a large corporation. All office workers should have this knowledge and skill.

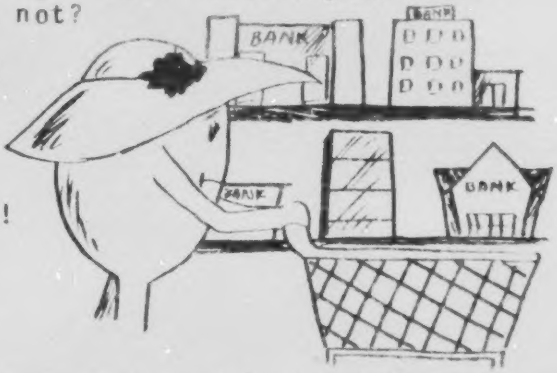
LEARNING ACTIVITIES

You have a job delivering papers, it means you have to get up early every morning (even if it is snowing or raining) and make sure each customer gets their paper.

The good thing about having a job is that you earn money. but you have found that having money in your pocket or keeping it in a drawer at home isn't the best thing to do. If you have it in your pocket you just spend it without thinking; if it's in your drawer at home and someone needs a dollar or so, they just borrow it from you (and some times without asking). Today you decided you wanted to order a new tent and backpacking equipment from the catalog and had to go to the post office and buy a money order to send. You have talked it over with your parents and have decided to open a bank account.

A bank account will be a safe place to keep money, it will be handy if you need it but yet not in your pocket where it's quite so easy to spend, and, certainly everyone won't be borrowing all the time if you have to give them a check to be cashed. Today you really could have made use of that bank account; you could have just sent a check with your order; the check is a good, safe and convenient way to send money through the mail.

Now that you have decided on opening a bank account you need to "shop around for a bank". Why not?



You shop around to find the right bike, the right shoes, the right record---why not shop around for the right bank.

But a bank is a bank!   Oh, No!!!

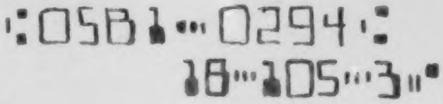
Banks are different. They offer different services for different prices.

First you might check the bank where your parents have their account. Have they always been pleased with the service the bank gives? Many banks will allow a student to have check-FREE banking if their parents have an account at the same bank.

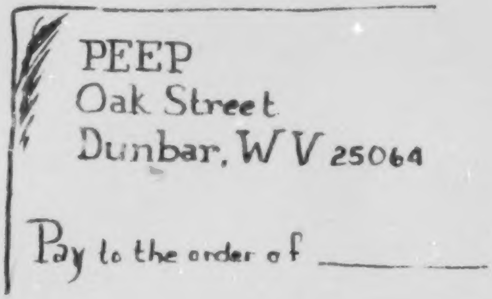
Maybe your parents have their account in the town where your dad works, and you want yours in the town where you live. Check the different banks to see just what they offer. Some of the things you need to check are: Are you required to keep a minimum balance in the account? In other words do you have to have money in the bank all the time, or can you write checks as long as you have money in the bank? Minimum balance may mean if you keep a certain amount in the bank, you don't have to pay for the checks you write BUT if you let the balance of your account get below this any time during the month, the bank may charge you 5¢ per check or some other amount.

Next thing you might want to check is the service charge for writing checks. Do they charge you to write checks or is this a free service they offer.

If you are going to open an account with a bank, you must have checks. So be sure you find out what they will charge to print your checks. Some banks have several different types of checks you can choose from, Since banks are using electronic equipment to service their accounts, all banks print their number and the depositors account number on the front of the check in magnetic ink.



BUT if you want your name, address and maybe even your phone number printed on your checks, will this cost you money? If so, how much? Will the bank just take this amount out of your account, or will they send you a bill for it? If they take it out you'll have to know how much so you can deduct it from your balance.



PEEP
Oak Street
Dunbar, WV 25064

Pay to the order of ________

TELLER II
NATIONAL
BANK

Banks often have a teller II service. This is service on the outside of the bank that allows a card to be inserted with your number on it that cashs checks during hours even when the bank is not open. Some banks have these located in different parts of the city.

Oh yes--that Teller II card. Is that going to cost you money?

It really is not bad for a bank to make money. That's why they are in business, but be sure if they are making that money off of your account, you are aware of it BEFORE you open your account with them.

As you are getting settled with a new bank, be sure you take down their phone number in case you would need to get in touch with them. The checks they give you do not have this information on them. Also be sure you check the hours when the bank will be open: do they have evening hours, do they have Saturday hours.

All this is called "shopping around" for a bank.

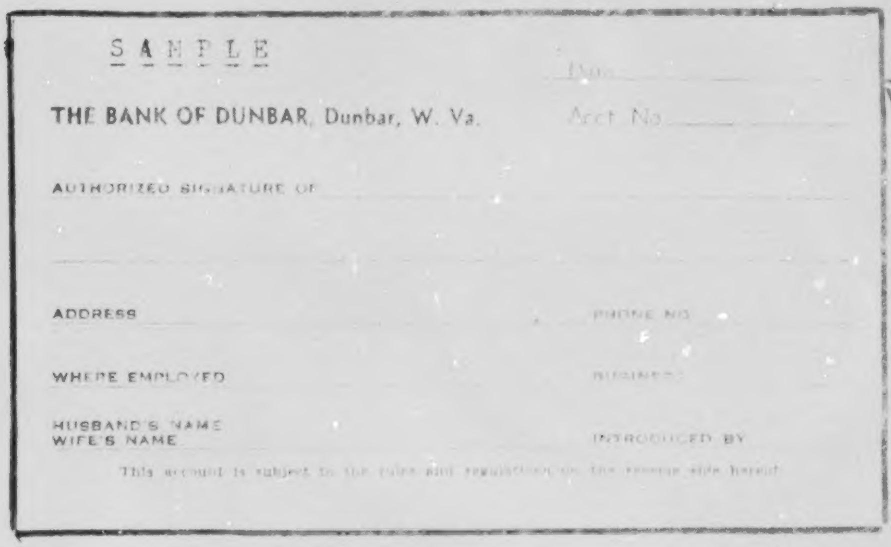
BANK HOURS
MON-FRI 9-5
SAT 9-12
CLOSED SUN

You've found the bank that you would like to deposit (put) your money in and on which you will be writing checks. Now the next thing to do is to go in and tell them you have selected them to do business with. (Who knows--one of these days you just might own a big business and the bank will really be proud that they are servicing your account.)

As you go in the front door look for a sign "New Accounts". Most banks have this sign near the front of the bank. There will be a clerk ready to help you fill in the necessary papers and answer any additional questions you might have.

NEW ACCOUNTS

You will be asked to fill in a signature card similar to the one below. Take a good look at it.



SAMPLE

Date

THE BANK OF DUNBAR, Dunbar, W. Va.

Acct No

AUTHORIZED SIGNATURE OF

ADDRESS

PHONE NO

WHERE EMPLOYED

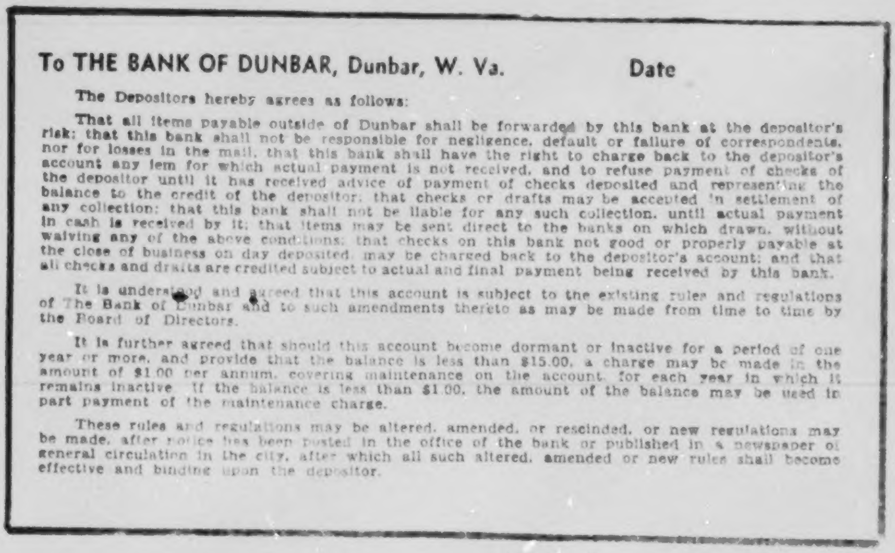
BUSINESS

HUSBAND'S NAME
WIFE'S NAME

INTRODUCED BY

This account is subject to the rules and regulations on the reverse side hereof

The back of this card looks like this and is simply what the bank agrees to do and what you, the depositor, agrees to do.



To THE BANK OF DUNBAR, Dunbar, W. Va. **Date**

The Depositors hereby agrees as follows:

That all items payable outside of Dunbar shall be forwarded by this bank at the depositor's risk; that this bank shall not be responsible for negligence, default or failure of correspondents, nor for losses in the mail, that this bank shall have the right to charge back to the depositor's account any lem for which actual payment is not received, and to refuse payment of checks of the depositor until it has received advice of payment of checks deposited and representing the balance to the credit of the depositor; that checks or drafts may be accepted in settlement of any collection; that this bank shall not be liable for any such collection, until actual payment in cash is received by it; that items may be sent direct to the banks on which drawn, without waiving any of the above conditions; that checks on this bank not good or properly payable at the close of business on day deposited may be charged back to the depositor's account; and that all checks and drafts are credited subject to actual and final payment being received by this bank.

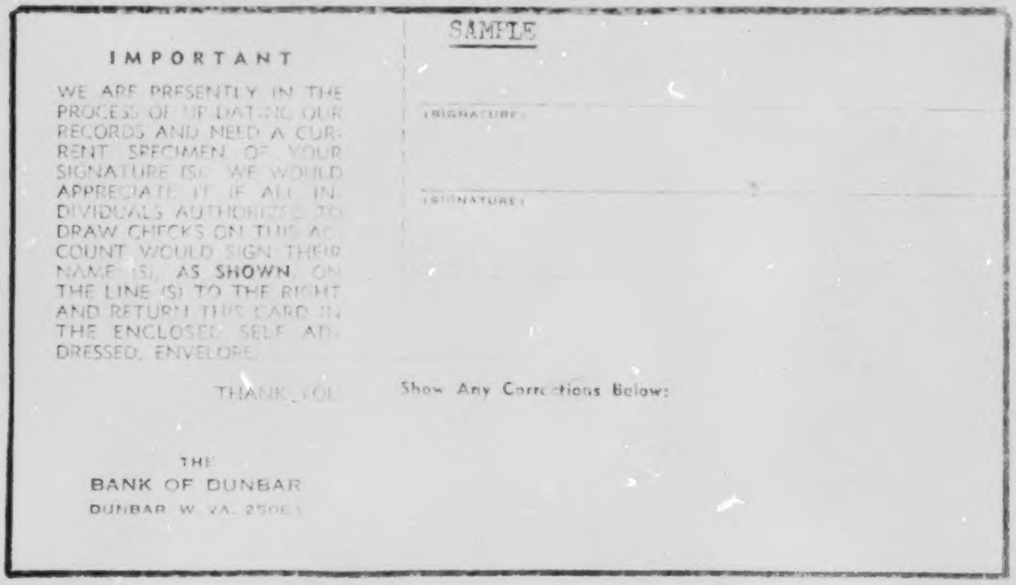
It is understood and agreed that this account is subject to the existing rules and regulations of The Bank of Dunbar and to such amendments thereto as may be made from time to time by the Board of Directors.

It is further agreed that should this account become dormant or inactive for a period of one year or more, and provide that the balance is less than $15.00, a charge may be made in the amount of $1.00 per annum, covering maintenance on the account, for each year in which it remains inactive. If the balance is less than $1.00, the amount of the balance may be used in part payment of the maintenance charge.

These rules and regulations may be altered, amended, or rescinded, or new regulations may be made, after notice has been posted in the office of the bank or published in a newspaper of general circulation in the city, after which all such altered, amended or new rules shall become effective and binding upon the depositor.

If you were opening an account with another person, you would sign a slightly different card that has room for two signatures.

In addition to the card on the last page, you may be required to sign another card that again is simply a sample of your name as you will be writing it to sign your checks.



SAMPLE

IMPORTANT

WE ARE PRESENTLY IN THE PROCESS OF UP DATING OUR RECORDS AND NEED A CURRENT SPECIMEN OF YOUR SIGNATURE (S). WE WOULD APPRECIATE IT IF ALL INDIVIDUALS AUTHORIZED TO DRAW CHECKS ON THIS ACCOUNT WOULD SIGN THEIR NAME (S), **AS SHOWN**, ON THE LINE (S) TO THE RIGHT AND RETURN THIS CARD IN THE ENCLOSED SELF ADDRESSED, ENVELOPE.

THANK YOU

THE
BANK OF DUNBAR
DUNBAR, W. VA. 25064

(SIGNATURE)

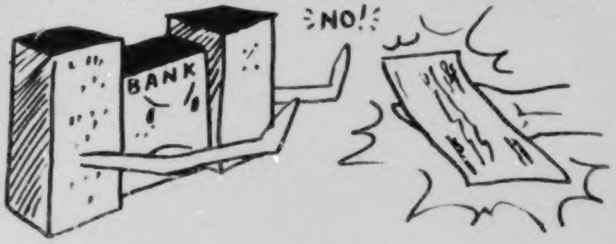
(SIGNATURE)

Show Any Corrections Below:

The back of this card is blank.

You must be careful when filling in these cards. You are to sign them just the way you want to sign your checks. If you are called "Junior" or "Sissy", but you wish to sign your checks with your given name, then be sure you do so on the signature cards.

If you would sign a check different from the way you did your cards, the bank may refuse to pay the check.



We mentioned before about having checks printed with your own account number and even your name and address on them. This will take a little time so until the bank can have these printed for you, they will make up a few temporary checks with your number on them.

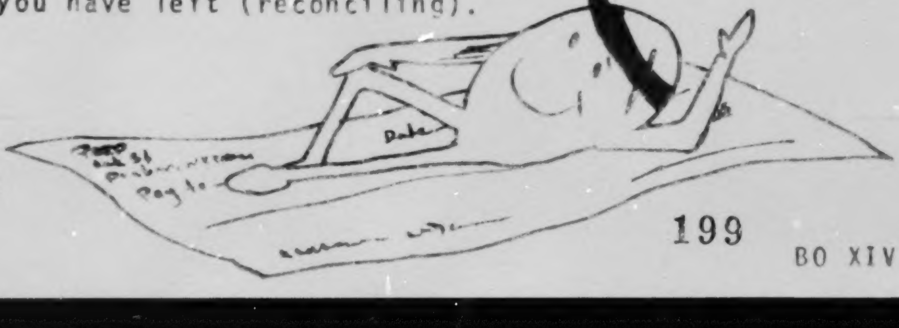
Do you realize that all this has taken only about 20 minutes.

From the time you walk into the front door of the bank until you have your business completed and the temporary checks in your pocket, it usually will take less than one-half hour.

You must now fill in a signature card similiar to the one that all banks would require. The account number is the one that the bank will assign, you are to use #74-335-9. You may put the name of your local newspaper as your employer, or you may leave this blank. If you would like you may use Peep's name as the person who introduced you to the bank, or you may leave this blank, also.

Show the completed form to your teacher for approval. Also you may wish to discuss just what you would consider in selecting (or shopping around) for a bank.

Peep does hope you enjoyed this. There are three more packets having to do with your bank account (and this could be working with a business bank account as well) and Peep would like very much to help you work through those. The next one is depositing (putting in) money; the next with taking it out (or writing a check) and the last with making sure you and the bank agree as to what you have left (reconciling).



Please complete the following signature card.

(There are two given just in case you would make a mess of the first one.)

SAMPLE

Date ______________

THE BANK OF DUNBAR, Dunbar, W. Va.

Acct. No ______________

AUTHORIZED SIGNATURE OF ______________________________

____

ADDRESS ______________________ PHONE NO. ______________

WHERE EMPLOYED ______________________ BUSINESS ______________

HUSBAND'S NAME
WIFE'S NAME ______________________ INTRODUCED BY ______________

This account is subject to the rules and regulations on the reverse side hereof.

SAMPLE

Date ______________

THE BANK OF DUNBAR, Dunbar, W. Va.

Acct. No ______________

AUTHORIZED SIGNATURE OF ______________________________

____

ADDRESS ______________________ PHONE NO. ______________

WHERE EMPLOYED ______________________ BUSINESS ______________

HUSBAND'S NAME
WIFE'S NAME ______________________ INTRODUCED BY ______________

This account is subject to the rules and regulations on the reverse side hereof.

Name ______________________

Occupational Cluster & Number BUSINESS AND OFFICE XIV

STUDENT ATTITUDE SHEET

Please check the block which best describes your feeling toward the activities which you have just completed.

SKILLS OR ACTIVITIES	Enjoyed it very much	Liked it	Didn't like it or didn't dislike it	Not very interesting	Didn't enjoy any part of it
1. Learning how to open a checking account					
2. Filling in the signature card					
3. Learning how to "shop around" for a bank					
4.					
5.					
6.					
7.					
8.					
9.					

	Yes	No
10. Are you now aware of jobs using these skills or activities?		
11. Would you like a job involving these skills or activities?		
12. Would you like to find out more about this area of work?		

13. Comments ______________________

BUSINESS AND OFFICE

OCCUPATIONAL CLUSTER: Business and Office Occupations

OCCUPATIONAL FAMILY: Accounting, Secretarial, Stenographic, Office Clerk, Management*

*Representative Job Titles with DOT Code

Taxi Driver	913.463
Radiologist	070.108
Carpenter	860.381
Accountant	160.188
Bookkeeper	210.388

OCCUPATIONAL TASK: Making a bank deposit

OCCUPATIONAL COMPETENCY: Filing in a bank deposit slip in acceptable form.

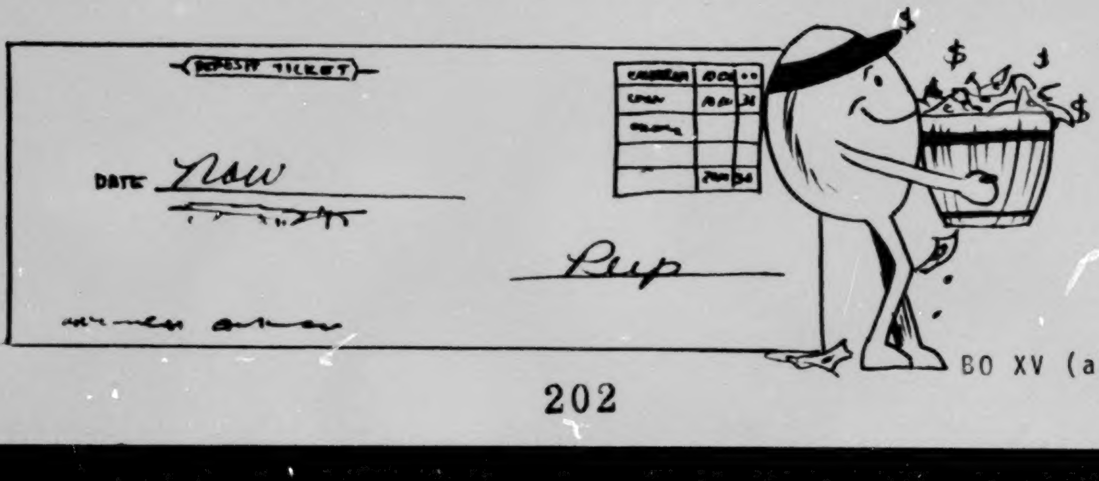
LEARNING OBJECTIVES

After completion of the learning activities the student will be able to fill in a bank deposit slip in acceptable form and bring the check register up to date. This activity will help the student determine if this type of work suits him/her.

SUGGESTED RESOURCES

This packet is self contained, however you may wish to obtain some forms from your local bank to familiarize the student with local banks and banking forms.

We greatly appreciate the Bank of Dunbar in Dunbar, West Virginia supplying us with and allowing us to reproduce these forms.



BO XV (a)

MAKING A BANK DEPOSIT

Before handing this packet to a student

1. Duplicate enough copies of this packet (white and pink sheets) to provide each student with a copy.

   Note: White sheets are reusable, and pink sheets are consumable.

2. Gather necessary materials which will consist of: pencil and ink pen. (Some type of adding machine may make this activity a little more interesting but is not required.)

3. If you are unfamiliar with this activity you may want to check the information in the student's packet.

EVALUATION PROCEDURES

Upon completion of this packet the student will show you some deposit slips which are completed. Check to see that the deposit slips have been filled in properly and completely. The key is on the next page. These slips should have been completed with the ABA number for identification.

The student will also hand you an attitude sheet which will be helpful in determining the student's interest in this type work.

If the student has enjoyed this activity, you should encourage him/her to do the next packet on writing a check.

KEY TO DEPOSIT SLIPS

DEPOSIT TICKET

#1

	DOLLARS	CENTS
CURRENCY	120	00
COIN	1	60
CHECKS 1 36-701	38	.40
2 42-615	20	00
3		
4		
TOTAL FROM OTHER SIDE		
TOTAL	180	00

LIST CHECKS SINGLY • ENDORSE EACH ITEM

69-361
515

IF MORE THAN 4 CHECKS, LIST ON REVERSE SIDE. ENTER TOTAL HERE.

FOR BANK'S USE ONLY

No. ITEMS

DATE todays date 19

This deposit is accepted subject to verification and to the rules and regulations of this Bank.

DEPOSITED IN

FOR student's signature

The Bank of Dunbar
DUNBAR, WEST VIRGINIA 25064

⑆0515⑈0361⑆

DEPOSIT TICKET

#2

	DOLLARS	CENTS
CURRENCY		
COIN		
CHECKS 1 37-405	15	00
2 36-701	3	50
3 36-701	4	00
4 37-405	7	50
TOTAL FROM OTHER SIDE		
TOTAL	30	00

LIST CHECKS SINGLY • ENDORSE EACH ITEM

69-361
515

IF MORE THAN 4 CHECKS, LIST ON REVERSE SIDE. ENTER TOTAL HERE.

FOR BANK'S USE ONLY

No. ITEMS

DATE todays date 19

This deposit is accepted subject to verification and to the rules and regulations of this Bank.

DEPOSITED IN

FOR student's signature

The Bank of Dunbar
DUNBAR, WEST VIRGINIA 25064

⑆0515⑈0361⑆

DEPOSIT TICKET

#3

	DOLLARS	CENTS
CURRENCY	2	00
COIN	1	40
CHECKS 1 42-601	1	00
2 42-615	3	00
3 37-405	10	00
4		
TOTAL FROM OTHER SIDE		
TOTAL	17	40

LIST CHECKS SINGLY • ENDORSE EACH ITEM

69-361
515

IF MORE THAN 4 CHECKS, LIST ON REVERSE SIDE. ENTER TOTAL HERE.

FOR BANK'S USE ONLY

No. ITEMS

DATE today's date 19

This deposit is accepted subject to verification and to the rules and regulations of this Bank.

DEPOSITED IN

FOR student's signature

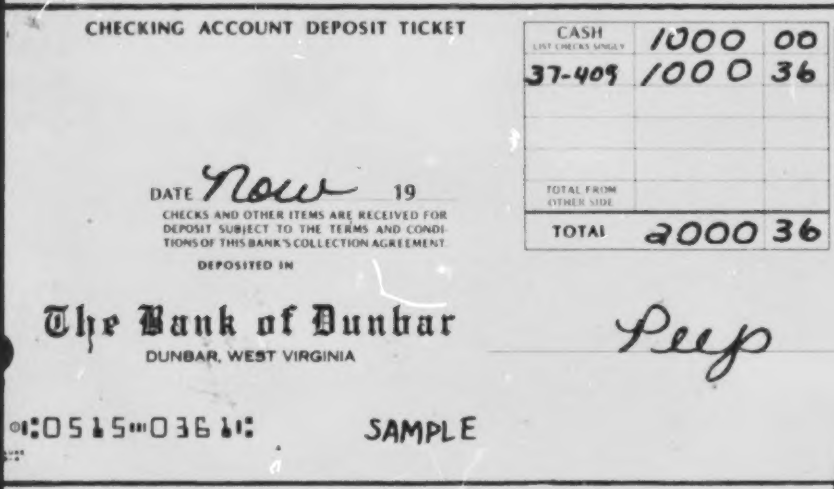
The Bank of Dunbar
DUNBAR, WEST VIRGINIA 25064

⑆0515⑈0361⑆

BO XV (c)

MAKING A BANK DEPOSIT

Before making your deposit, you should have opened your bank checking account. (BO XIV)



CHECKING ACCOUNT DEPOSIT TICKET

CASH LIST CHECKS SINGLY	1000	00
37-409	1000	36
TOTAL FROM OTHER SIDE		
TOTAL	2000	36

[redacted]

69-361
515

USE OTHER SIDE FOR ADDITIONAL LISTING
ENTER TOTAL HERE

BE SURE EACH ITEM IS PROPERLY ENDORSED

DATE Now 19

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE TERMS AND CONDITIONS OF THIS BANK'S COLLECTION AGREEMENT

DEPOSITED IN

The Bank of Dunbar
DUNBAR, WEST VIRGINIA

Peep

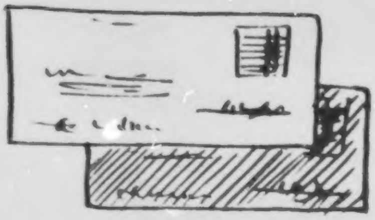
⑆0515⑈0361⑆

SAMPLE

After completing this activity you will be able to properly fill in a bank deposit slip and bring your check register up to date by adding this to your balance. This activity will be helpful in determining if you would like this type work.

DB

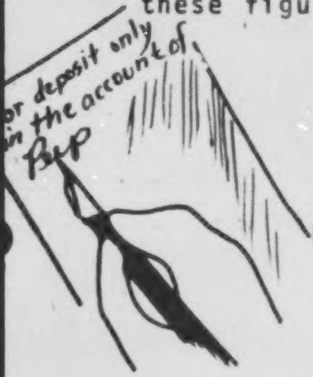
I got my check this morning
from the boss, I need to put
it in the bank.



The
bank
sent
my
deposit
slip
back--

WHY??

It's so easy to
make a mistake
when adding and
subtracting all
these figures.



Before I send my check to the bank I have to sign it on the back, but I want to be sure that no one can steal it.

Businesses do not like to keep cash in the office for any length of time. In fact many times a lot of their money is in the form of checks that they have collected from their customers, and they do have a very good safe; however, the firm makes deposits daily to keep all possibility of theft from happening.

When we make a deposit of our personal check, it takes only a few seconds to do; however, if you are working for a large firm that takes in a lot of checks each day, there is a great deal involved in preparing a bank deposit.

If you enjoy working with money, are neat, accurate, careful with details and honest, you might enjoy a career in which you would have to make bank deposits. In some firms this would be a full-time job, preparing and reconciling the bank account; in others it would require only a part of your time. Deposits are made by all firms having bank accounts and all firms do make use of the bank's services; therefore, this is a skill that is important in many careers.

LEARNING ACTIVITIES

You have selected a bank, filled in a signature card and now are ready to deposit (put) money in the bank.

For an individual account this is a simple thing to do. Take a look at the form below: There's a date blank and a blank for you to sign your name.

HA!
HA!
ha!
ha!
HA!
HA!
ha!

Notice the "funny" figures on this just like you will find them on your checks. This is your account number and it is printed in magnetic ink so the electronic reader at the bank can do the recording.

⑆0515⑈0361⑆ 74⑈335⑈9⑈

Now take a look at the part you are to fill in.

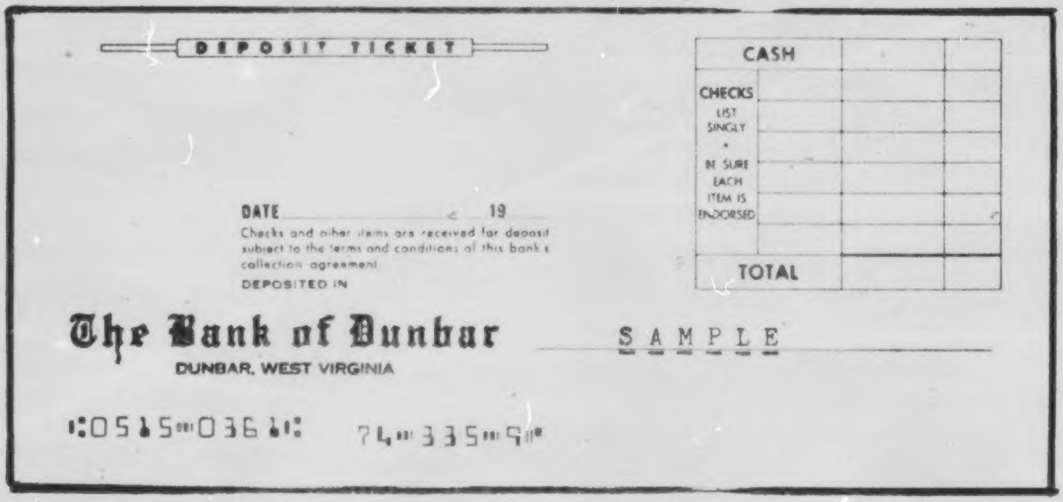
CASH		
CHECKS		
LIST SINGLY		
•		
BE SURE EACH		
ITEM IS ENDORSED		
TOTAL		

Currency--this means paper money

Coin --this is the pennies, nickles, dimes, quarters or half-dollars.

Checks --here you list separately each check that you wish to add to your account.

Total of all the currency, coins, and checks.



DEPOSIT TICKET

CASH		
CHECKS		
LIST SINGLY		
•		
BE SURE EACH		
ITEM IS ENDORSED		
TOTAL		

DATE ____________ 19 ____

Checks and other items are received for deposit subject to the terms and conditions of this bank's collection agreement

DEPOSITED IN

The Bank of Dunbar
DUNBAR, WEST VIRGINIA

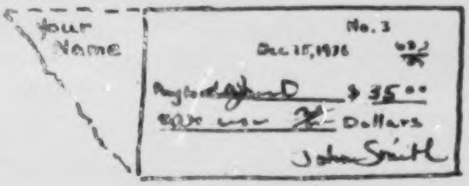
SAMPLE

⑆0515⑈0361⑆ 74⑈335⑈9⑈

Notice at the bottom there is a note--'list checks singly - endorse each item'. The word endorse means that you are going to transfer ownership.

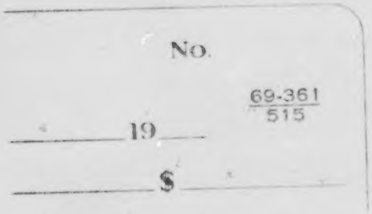
The checks you are depositing are probably made out to you. The company that you deliver newspapers for sends you a check to pay you for your work. The check is made "pay to the order of (your name)". This means the check belongs to you and if anyone else would try to cash it, they could not unless they lied and said they were you and signed your name on the back.

When you sign your name on the back you are endorsing the check; and, by endorsing it, you are saying that the person to whom you are giving it has the right to cash it and a right to the money. So before you send a check to the bank you must write your name on the back to tell the bank they have the right to keep the check and put the money in your account.



On the back of the check (on the end that has "pay to the order of" on the front side) you sign your name.. You may endorse it in full by stating "for deposit to account --- and then sign your name".

In the right hand corner at the top of each check there are little numbers that look like a fraction.



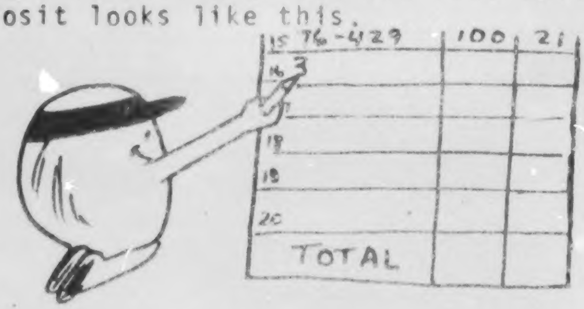
These are ABA numbers (American Banking Association) and tell what bank the check is from, what city the bank is in and the federal reserve district this city is located in.

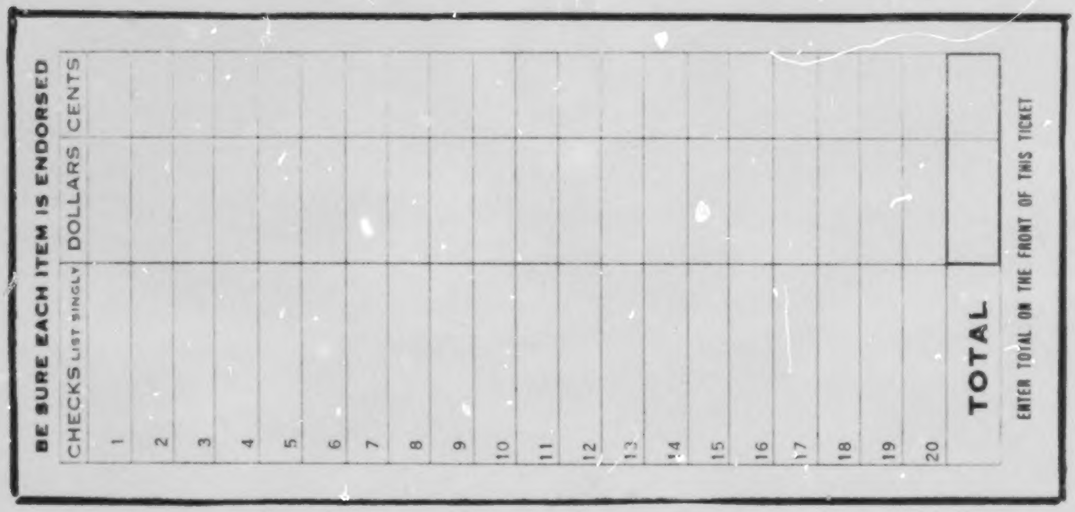
When you list your checks on the deposit slip you may use the top half of this ABA number.

OR

You may write the name of the person who signed the check.

If you have too many checks to list on the front of this deposit slip, turn it over and list the rest on the back. The back of the deposit looks like this.



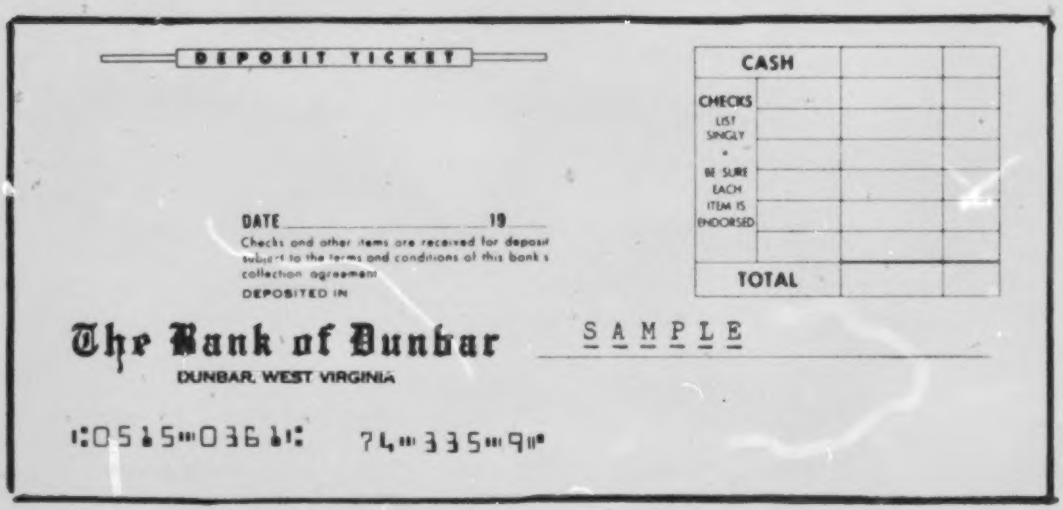


BE SURE EACH ITEM IS ENDORSED

CHECKS LIST SINGLY	DOLLARS	CENTS
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
TOTAL		

ENTER TOTAL ON THE FRONT OF THIS TICKET

Now try filling in a deposit slip. You have some money in currency that you earned mowing lawns. You have two $1 bills, and one $5 bill. You also have your check from the newspaper. (This check is in the amount of $21.76, ABA #36-701. You have already endorsed it on the back.)



DEPOSIT TICKET

CASH		
CHECKS LIST SINGLY * BE SURE EACH ITEM IS ENDORSED		
TOTAL		

DATE ______________ 19____

Checks and other items are received for deposit subject to the terms and conditions of this bank's collection agreement

DEPOSITED IN

The Bank of Dunbar

DUNBAR, WEST VIRGINIA

SAMPLE

⑆0515⑈0361⑆ 74⑈335⑈9⑈

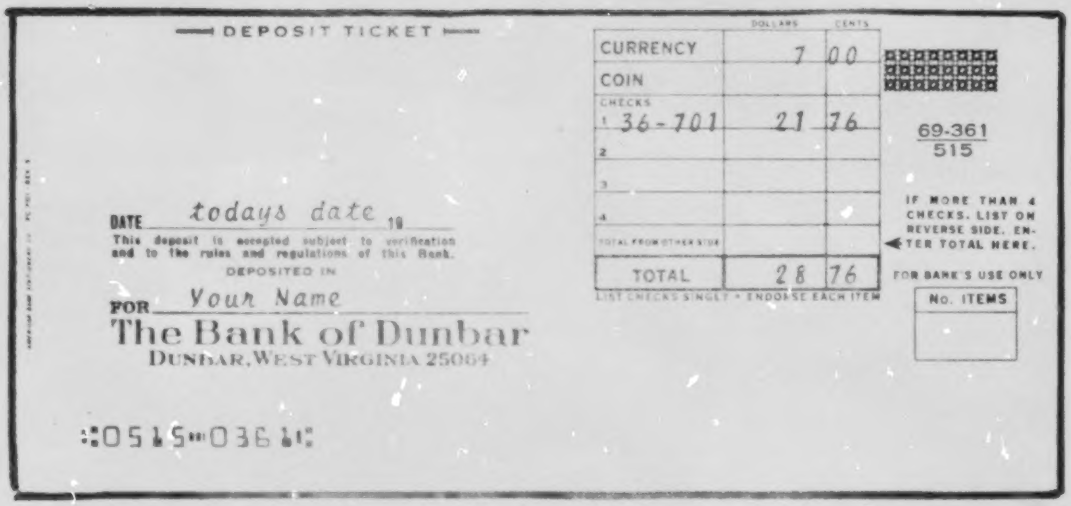
Did you remember to total the currency and put this down as one amount at the top?

Did you date the deposit slip?

Did you sign it?

Did you remember to list the check by itself using the ABA #?

*IMPORTANT--We are making only one copy of the deposit slip, but you should make a copy so the bank can date it and stamp it with their name to serve as your receipt of money deposited.



DEPOSIT TICKET

DATE todays date 19

This deposit is accepted subject to verification and to the rules and regulations of this Bank.

DEPOSITED IN

FOR Your Name

The Bank of Dunbar

DUNBAR, WEST VIRGINIA 25064

⑆0515⑉0361⑆

	DOLLARS	CENTS
CURRENCY	7	00
COIN		
CHECKS 1 36-701	21	76
2		
3		
4		
TOTAL FROM OTHER SIDE		
TOTAL	28	76

LIST CHECKS SINGLY • ENDORSE EACH ITEM

69-361
515

IF MORE THAN 4 CHECKS, LIST ON REVERSE SIDE. ENTER TOTAL HERE.

FOR BANK'S USE ONLY

No. ITEMS

You give the deposit slip, the money and the endorsed check to the clerk who is helping you open your account. It is placed in your account.

Hey!!! Now we can write checks.
Lee
No Peep, not we--- You didn't sign the signature card.

If you wish to mail your deposit to the bank, all you have to do is fill out the deposit slip just as you did before, address an envelope to the bank and place it in the mail. You know you must put a stamp on it--- It is never a good idea to put cash in the mail, but a check could be deposited this way very safely.

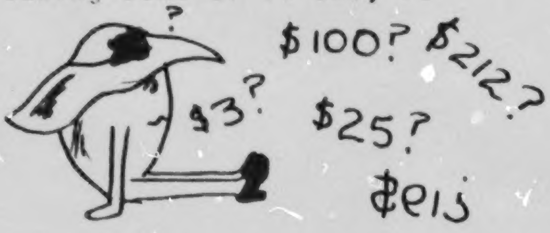
We have worked around *you* depositing money in your bank account. Businesses do deposits the very same way except they usually have a lot to put in each day. The checks are listed just the way you did on yours, and the currency and coins are listed the same way but they must be wrapped so the bank can count them easily.

The bank puts out special wrappers for each type of coin. It also has bands with $1, $2, $5, $10, $50, $100 on them. You take all your bills and wrap bands around them. This is easier on you and the bank; otherwise, you could go carrying all that loose change and all those loose bills in in a bushel basket.

This is great. You have opened a bank account and you now have money in the bank and are ready to write checks when you need to do so.

Wait a minute, don't you think you need to keep a record of all this. You might forget just how much money you have in the bank and as you write checks taking some of it out, it is going to be easier to forget.

The bank knows how easy it would be to make a mistake about how much we have in our checking account, so they give us a check register to keep a record of all money we put in and take out.



The first page of your check register is shown below. Notice there's a place to put the date, so enter that right now. Way over on the right where it says "amount of deposit", you enter the amount that you just put in the bank, $28.76. The last column "balance" is for how much you have after you either write a check or deposit more money. If you deposit money you will add that amount to the last balance; and if you write a check, you will subtract that amount from the last balance to find out what you have right now.

BE SURE TO DEDUCT ANY PER CHECK CHARGES OR MAINTENANCE CHARGES THAT MAY APPLY

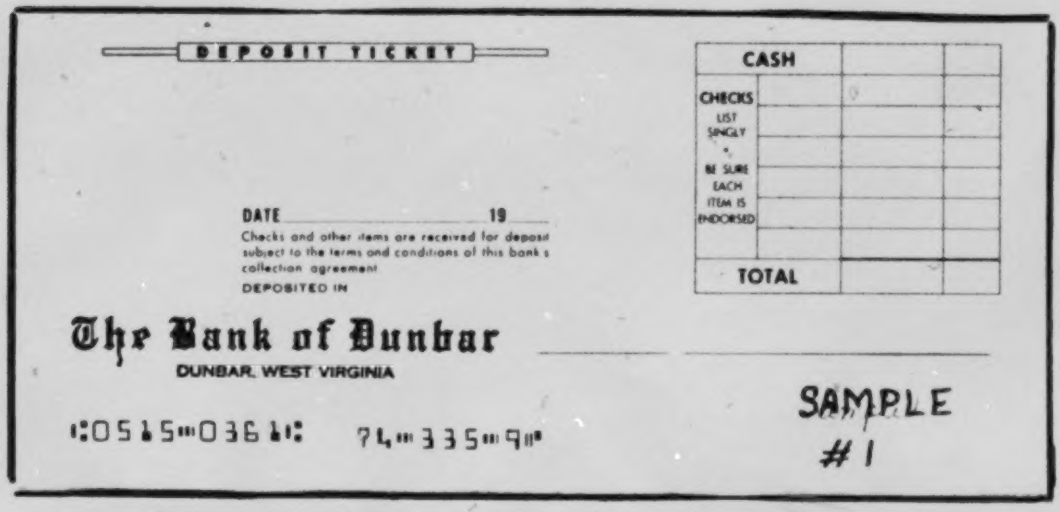
DATE		CHECK NUMBER	CHECKS ISSUED TO OR DEPOSIT RECEIVED FROM	AMOUNT OF DEPOSIT		✓	AMOUNT OF CHECK		BALANCE	

Below are three more deposit slips. Complete them with this information.

#1 Coins: three nickles, two dimes, five quarters
Currency: ten $1, eight $5, seven $10.
Checks: ABA #36-701, $38.40
ABA #42-615, $20.00

#2 Coins: none
Currency: none
Checks: ABA #37-405, $15.00
ABA #36-701, $ 3.50
ABA #36-701, $ 4.00
ABA #37-405, $ 7.50

#3 Coins: twenty-five pennies, nine dimes, one quarter
Currency: two $1
Checks: ABA #42-601, $ 1.00
ABA #42-615, $ 3.00
ABA #37-405, $10.00



DEPOSIT TICKET

CASH		
CHECKS		
LIST SINGLY • BE SURE EACH ITEM IS ENDORSED		
TOTAL		

DATE ______________ 19___

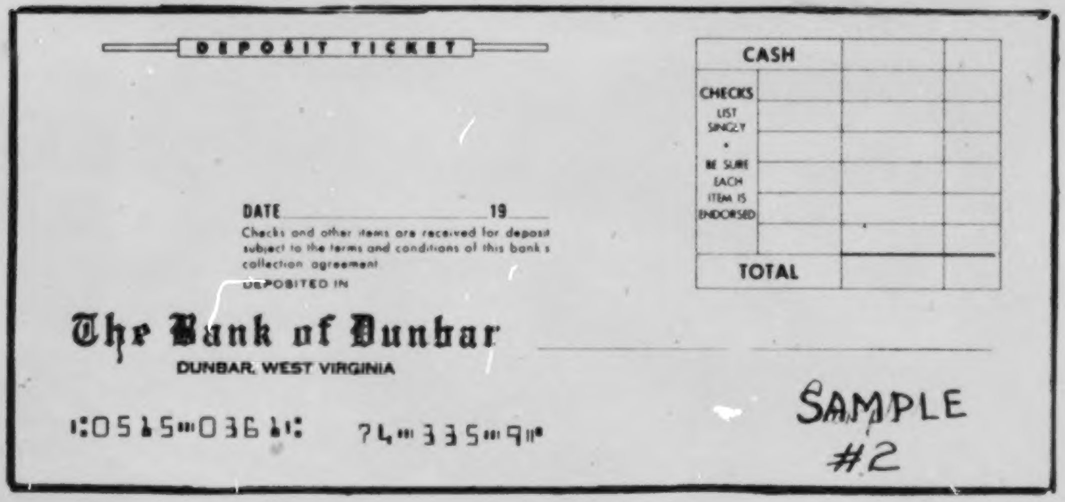
Checks and other items are received for deposit subject to the terms and conditions of this bank's collection agreement

DEPOSITED IN

The Bank of Dunbar
DUNBAR, WEST VIRGINIA

⑆0515⑉0361⑆ 74⑈335⑈9⑈

SAMPLE
#1



DEPOSIT TICKET

CASH		
CHECKS		
LIST SINGLY • BE SURE EACH ITEM IS ENDORSED		
TOTAL		

DATE ______________ 19___

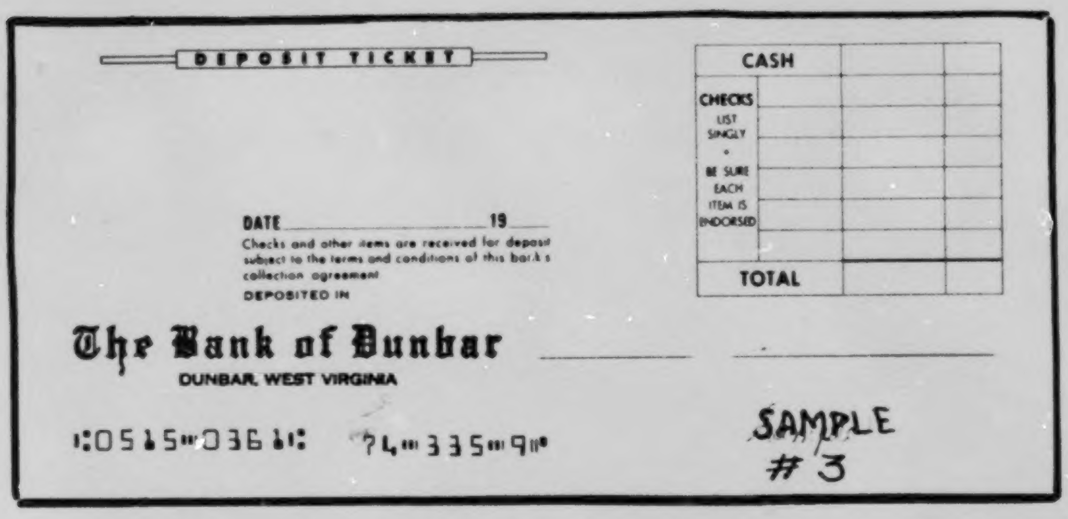
Checks and other items are received for deposit subject to the terms and conditions of this bank's collection agreement

DEPOSITED IN

The Bank of Dunbar
DUNBAR, WEST VIRGINIA

⑆0515⑉0361⑆ 74⑈335⑈9⑈

SAMPLE
#2



DEPOSIT TICKET

DATE ______________ 19____

Checks and other items are received for deposit subject to the terms and conditions of this bank's collection agreement

DEPOSITED IN

The Bank of Dunbar

DUNBAR, WEST VIRGINIA

⑆0515⑈0361⑆ 74⑈335⑈9⑈

CASH		
CHECKS		
LIST SINGLY		
•		
BE SURE EACH		
ITEM IS		
ENDORSED		
TOTAL		

SAMPLE
#3

Take these last three deposit slips to your teach for her/his approval. Explain the use of the ABA numbers and the difference between coins, currency and checks.

Peep hopes he shall see you in the next packet that is all about writing checks.

If you've opened an account,

made a deposit,

then you just gotta' learn to write checks.

See you there.

Name ______________________________

Occupational Cluster & Number BUSINESS AND OFFICE XV

STUDENT ATTITUDE SHEET

Please check the block which best describes your feeling toward the activities which you have just completed.

SKILLS OR ACTIVITIES	Enjoyed it very much	Liked it	Didn't like it or didn't dislike it	Not very interesting	Didn't enjoy any part of it
1. Reading about making a bank deposit					
2. Learning about ABA numbers					
3. Filling in a deposit slip.					
4.					
5.					
6.					
7.					
8.					
9.					
	Yes	No			
10. Are you now aware of jobs using these skills or activities?					
11. Would you like a job involving these skills or activities?					
12. Would you like to find out more about this area of work?					

13. Comments ______________________________

____

____

BUSINESS AND OFFICE

OCCUPATIONAL CLUSTER: Business and Office Occupations

OCCUPATIONAL FAMILY: Accounting, Secretarial, Stenographic, Office Clerk, Management*

*Representative Job Titles with DOT Code

Welder	814.884
Postmaster	188.168
Lawyer	110.108
Accounting Clerk	219.488,010
Data Processing Analyst	012.168

OCCUPATIONAL TASK: Writing a check

OCCUPATIONAL COMPETENCY: Properly filling in a check, the check stub and determining a new balance.

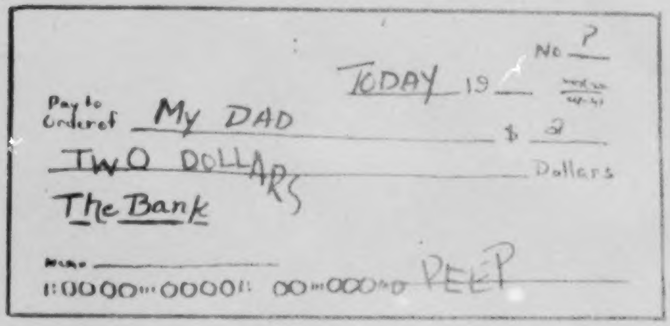
LEARNING OBJECTIVES

After completion of the learning activities the student will be able to fill out a check in acceptable form, complete the check stub and determine a new balance. This activity will help the student see if this type of work suits him/her.

SUGGESTED RESOURCES

This packet is self contained, however you may wish to obtain some forms from your local bank to familiarize the student with local banks and banking forms.

We greatly appreciate the Bank of Dunbar in Dunbar, West Virginia supplying us with and allowing us to reproduce these forms.



No. ?

TODAY 19__

Pay to Order of My DAD $ 2

TWO DOLLARS Dollars

The Bank

PEEP

⑆0000⑈0000⑆ 00⑈000⑈0

WRITING A CHECK

Before handing this packet to a student

1. Duplicate enough copies of this packet (white and pink sheets) to provide each student with a copy.

   Note: White sheets are reusable, and pink sheets are consumable.

2. Gather necessary materials which will consist of: pencil and ink pen. (Some type of adding machine may make this activity a little more interesting but is not required.)

3. If you are unfamiliar with this activity you may want to check the information in the student's packet.

EVALUATION PROCEDURES

Upon completion of this packet the student will show you some completed checks and check register. The key to the check register is below. Check to see that the checks have been filled in in ink and in an acceptable manner. All signatures should be the same.

Also, the student will hand you an attitude sheet which will be helpful in determining the student's interest in this type work.

If the student has enjoyed this activity, you should encourage him/her to do the next packet on bank reconciliation.

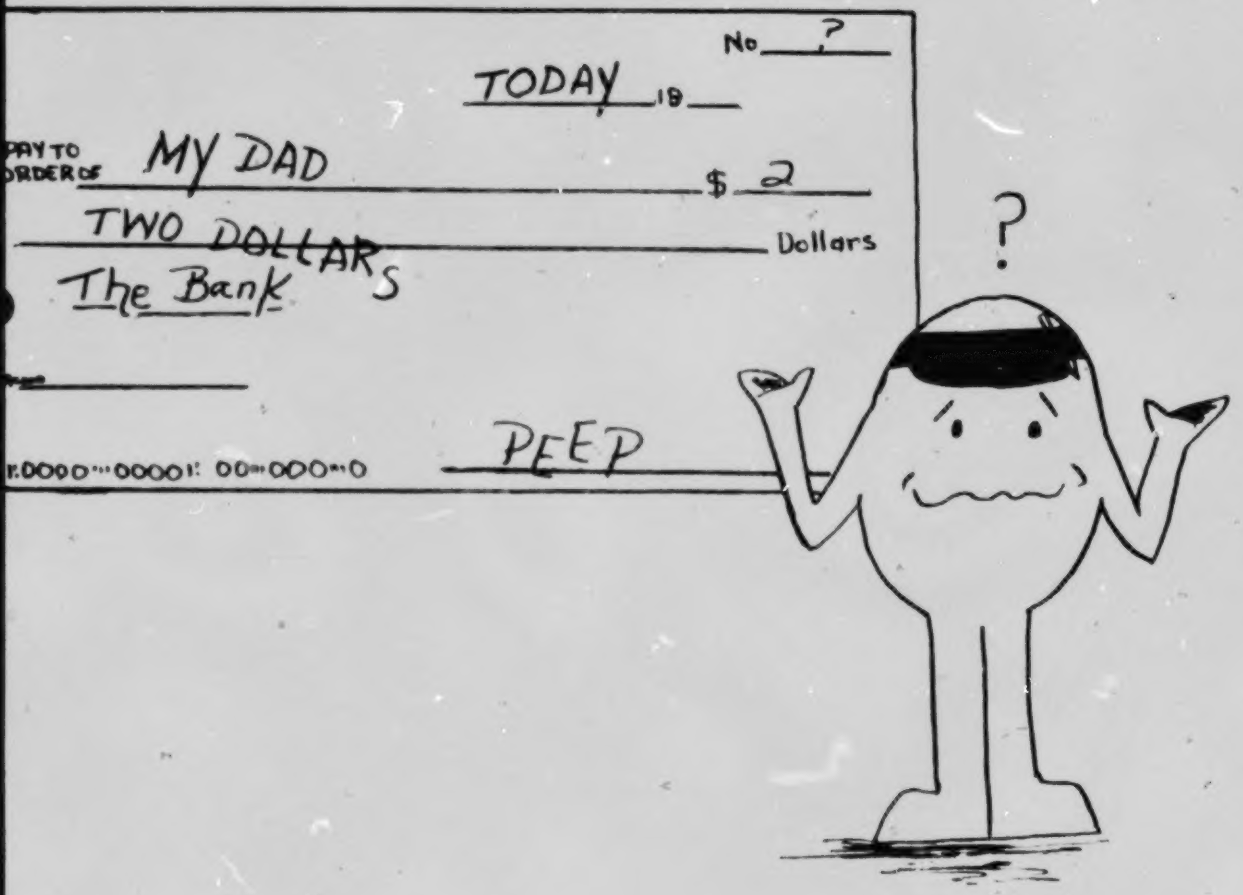
PLEASE BE SURE TO DEDUCT ANY PER CHECK CHARGES OR SERVICE CHARGES THAT MAY APPLY TO YOUR ACCOUNT

CHECK NO	DATE	CHECKS ISSUED TO OR DESCRIPTION OF DEPOSIT	(−) AMOUNT OF CHECK	√ T	(−) CHECK FEE (IF ANY)	(+) AMOUNT OF DEPOSIT	BALANCE
	??	*Deposited when opened*				28 76	28.76
1	//	*H & M Records Shop*	8 25				20 51
2	//	*Cycle Shop*	4 50				16 01
3	//	*(Your school)*	5 00				11 01
4	//	*J. S. Jenson*	6 50				4 51
	??					36 00	40 51
5	//	*(Your dad)*	3 50				37 01
6	//	*M. P. Department Store*	2 60				34 41
7	//	*Sears*	12 90				21 51
8	//	*M. P. Department Store*	5 25				16 26

WRITING A CHECK

Before learning to write a check you should have:

Opened a checking account (BO XIV)
and
Made a deposit in the bank (BO XV)



No ?

TODAY 19

AY TO
RDER OF MY DAD $ 2

TWO DOLLARS Dollars

The Bank

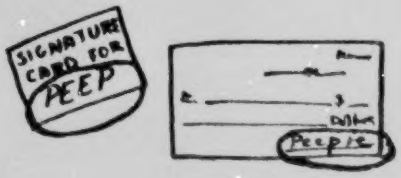
PEEP

0000 00001 00 000 0

After you complete this packet you should be able to fill in a check properly, keep a record of all checks you have written and record the new balance after each deposit or withdrawal. This should help you decide if you would enjoy doing this type work.

DB

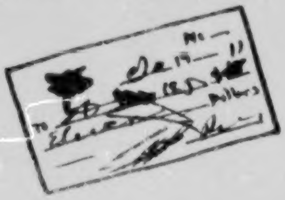
Why won't the bank cash my check?



I'm going shopping and I'll need a whole lot of money.

I just can't seem to remember to fill in my check stub.

For some reason this check looks funny.



Help police--I've been robbed. They took my check book.

Businesses and individuals find the use of banking services very important, and the one that is used by almost everyone is the checking account. This is one skill that has both job and personal use value.

Are you a neat and accurate person? Do you enjoy working with figures? Can you either add and subtract correctly or do you know how to operate an adding machine? Do you enjoy keeping records?

Many job opportunities are open to people who can write checks and keep good records of money deposited and withdrawn. Jobs from office clerk to manager or from club secretary to personal executive secretaries must have this skill.

Checks are used for a lot of reasons: they act as a receipt of payment; it is safer to put money in the bank and carry a check book; it is safer and more convenient to send money through the mail, or even to keep it at home; and of course the check stub or check register provides a record of all checks written, all deposits made and the current balance.

Since this skill is useful in such a variety of job opportunities many classes in school would be useful, depending on what job you would like. Business courses such as office machines, office practice, accounting or recordkeeping would give you some experience in writing checks and keeping records.

LEARNING ACTIVITIES

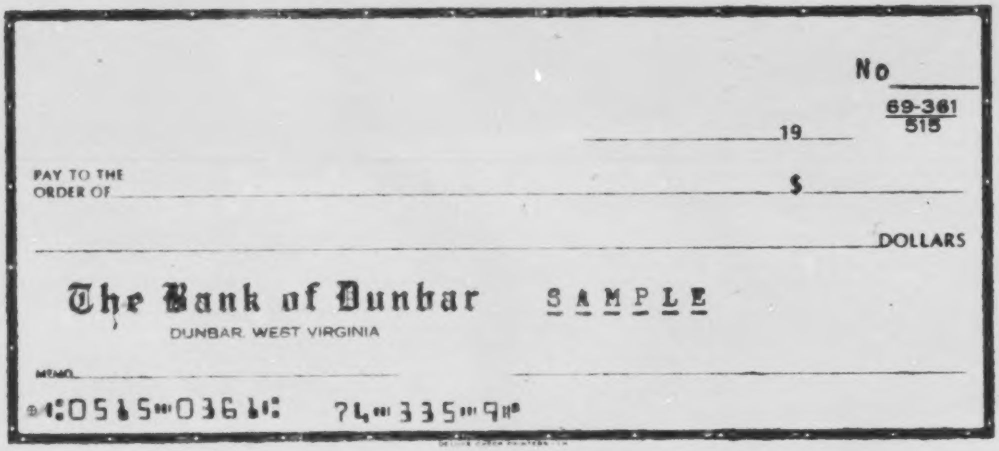
You have opened your checking account with the Dunbar Bank after shopping around to find the bank that you would prefer. You signed the signature card and received a supply of temporary checks.

You deposited money in the bank at the time the account was opened.

You have just received your checks from the bank. If you would like to personalize them, write your name, address and phone number in the upper left hand corner.

Notice the ABA numbers on these checks:

$\frac{69-361}{515}$	69 is assigned to all banks in Dunbar
	361 is the number assigned to Dunbar Bank
	515 is the federal reserve district in which the bank is located.



No ______

69-361
515

______________ 19 ____

PAY TO THE ORDER OF ______________________________ $ ________

____ DOLLARS

The Bank of Dunbar S A M P L E

DUNBAR, WEST VIRGINIA

MEMO ______________ ______________________

⑆0515⑉0361⑆ 74⑉335⑉9⑈

Now look at the magnetic ink characters. These are printed in special ink so they can be handled by machines. Again you see the 515 and the 361. The other numbers are your account number. 74-335-9. This number is on your checks and only on your checks.

The bank has sent you a check register to keep your record in, but some checks come with the record in the form of a stub which is attached to the check.

Look at the check stub and the check register on the next page They both are made to record the same information; but in a different form.

PLEASE BE SURE TO **DEDUCT** ANY PER CHECK CHARGES OR SERVICE CHARGES THAT MAY APPLY TO YOUR ACCOUNT

CHECK NO	DATE	CHECKS ISSUED TO OR DESCRIPTION OF DEPOSIT	(−) AMOUNT OF CHECK		✓ T	(−) CHECK FEE (IF ANY)	(+) AMOUNT OF DEPOSIT		BALANCE	
	?-?	Deposit when opened					28	76	28	76

REMEMBER TO RECORD AUTOMATIC PAYMENTS / DEPOSITS ON DATE AUTHORIZED

NO. ________ $ ________
DATE ____________ 19 ____
TO ____________________
FOR ____________________

	DOLLARS	CENTS
BALANCE	0	00
AMT. DEPOSITED	28	76
TOTAL	28	76
AMT. THIS CHECK		
BALANCE		

NO. ________

23-105
1020

________________ **19** ____

PAY TO THE ORDER OF ______________________________ **$** ________

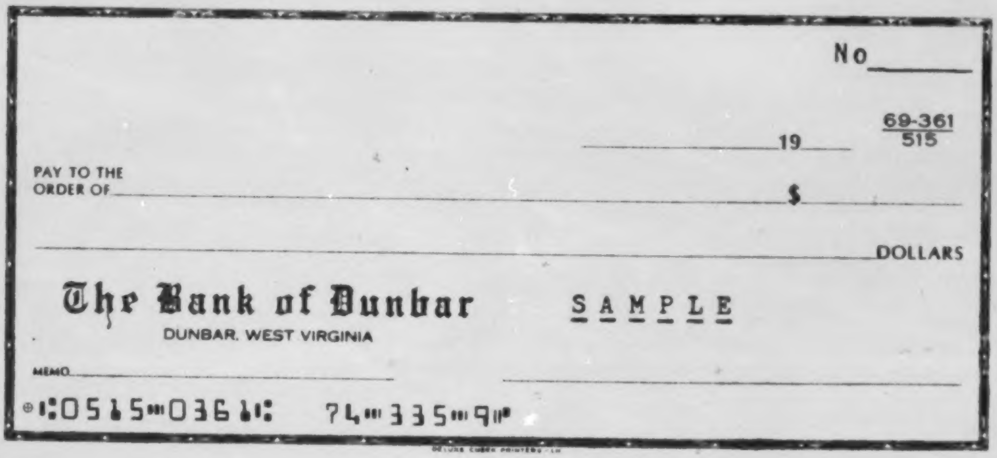
____ **DOLLARS**

The Bank of Dunbar
DUNBAR, WEST VIRGINIA 25064

____

⑆1020⑈0105⑆ 014⑈02938⑈

This is your first check and you need to write it to pay for some records you just bought. You bought them from the H&M Records Shop, they cost $8.25.



No ______

______ 19 ____ 69-361 / 515

PAY TO THE ORDER OF ______ $ ______

______ DOLLARS

The Bank of Dunbar

DUNBAR, WEST VIRGINIA

SAMPLE

MEMO ______

⑆0515⑈0361⑆ 74⑈335⑈9⑈

When writing checks you always use ink. Since this is the first check you have written you could number it "1", or if you want to start with a larger number you may want to number it "10", but let's use "1".

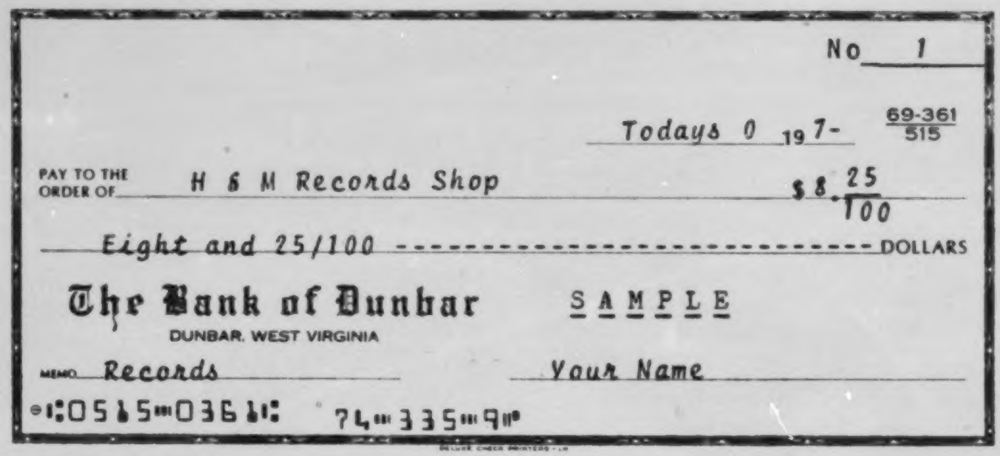
Pay to the order of: This is the person or the firm you are giving the check to, the one receiving the money. On the line after pay to the order of: write *H & M Records Shop*.

Next comes the amount. After the $ sign write the amount in figures. *8.25. You should make the 8 big and the 25 should be written smaller and placed in fraction form over 100.* $8\frac{25}{100}$

On the next line you write the amount of the check but this time in words. You start at the left margin of the check and spell out *Eight*. Just the amount of the dollars, then again you write the amount of the cents in small figures over 100.

Sign your name at the bottom right. The Memo line is for you to note what you are paying for: *Records*.

You fill in the check at the top and after you finish--compare it with the one on the next page.



No 1

Todays 0 19 7- 69-361/515

PAY TO THE ORDER OF H & M Records Shop $8.25/100

Eight and 25/100 ---------------------------- DOLLARS

The Bank of Dunbar SAMPLE

DUNBAR, WEST VIRGINIA

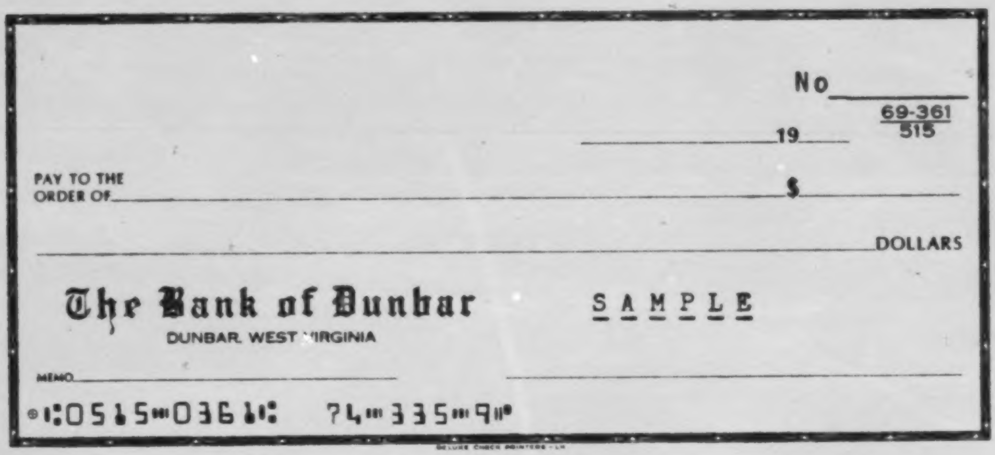
MEMO Records Your Name

⑆0515⑈0361⑆ 74⑈335⑈9⑈

Did yours look like this one?
Did you write it in ink?

Here's another one to see if you can do it just right.

You are buying a new tire for your bicycle and a couple other little items: You need to write your check to the "Cycle Shop" in the amount of $4.50. This will be your check #2.



No

19 69-361/515

PAY TO THE ORDER OF $

DOLLARS

The Bank of Dunbar SAMPLE

DUNBAR, WEST VIRGINIA

MEMO

⑆0515⑈0361⑆ 74⑈335⑈9⑈

That was not so hard. In fact writing checks is easy but you do have to know how to do it because it should be done right.

Another thing you must do is keep your record of checks and the amount of the checks that you write. In learning to make a deposit you filled in the amount in your check register. On page two of this packet you will find this again. Now you should bring that register up to date.

PLEASE BE SURE TO **DEDUCT** ANY PER CHECK CHARGES OR SERVICE CHARGES THAT MAY APPLY TO YOUR ACCOUNT

CHECK NO	DATE	CHECKS ISSUED TO OR DESCRIPTION OF DEPOSIT	(-) AMOUNT OF CHECK	√ T	(-) CHECK FEE (IF ANY)	(+) AMOUNT OF DEPOSIT	BALANCE
	??	*Deposit when opened*				28 76	28 76
1	//	*H & M Records Shop*	8 25				20 51

Peep has entered your check #1 for you. You keep a record of all check numbers so you will know if you have one missing. You might make a mistake on one sometime and have to tear it up; if you do and you don't use the same number on your next check, you should put down the number and write the work "void" in the "issued to" column. This way you will know you did not forget to write one in your record book.

You write in the name of the person or firm to whom you have written the check.

In the amount of check column, put the amount of the check.

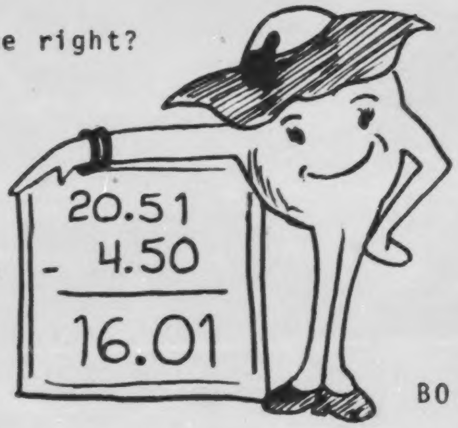
The Balance column is for what you have in the bank, and you don't have the $8.25 or the $4.50, so to come up with a new balance you subtract after each check. We took the balance before we wrote the check $28.76 and then subtracted the amount of the check, $8.25, from it to get the new balance of $20.51.

Now you enter the second check in your check register. (Above)

You put in the date, the person you wrote the check to, the amount of the check and then find the new balance. What is it?

Hey, Peep--is the new balance right?

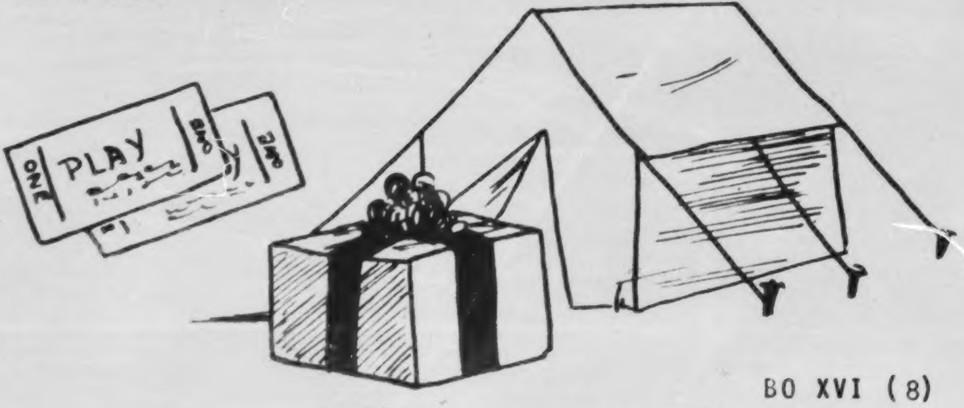
It's $16.01.



Below are several checks that you must write. Since you are getting low on money in your account, there is also one deposit that you must make (but you remember how).

The check register is on the page following the blank checks. Be sure after each check is written or a deposit is made to bring your register up to date. You MUST enter each check as it is written and the same with the deposit. If you don't you might forget who the check was to or the exact amount of the deposit.

Check #3	Make it out to your school in the amount of $5.00 for some tickets to a play.
Check #4	Pay to the order of J. S. Jenson in the amount of $6.50 for some old camping equipment you were wanting and he was willing to sell.
Deposit	Your account is running very low and you just received your check from the newspaper. You also are putting $6.00 in currency with it (you earned this mowing lawns). Fill in the deposit slip on the page with the check register. Be sure after you fill out the deposit slip you record it in your check register. Also since you are putting the money IN the bank, you add to get a new balance. Your check was for $30.00 this time.
Check #5	Write this check to your Dad. He bought some things for you and you are paying him back. $3.50.
Check #6	Make the check out to M. P. Department Store. The amount of your purchase there was $2.60.
Check #7	You are ordering some items out of the catalog. The entire amount of the order is $12.90. Make the check payable to 'Sears'.
Check #8	You bought your little brother a birthday present. The check is to the M. P. Department Store in the amount of $5.25.



No______

________________ 19____ 69-361/515

PAY TO THE
ORDER OF________________________________ $__________

____ DOLLARS

The Bank of Dunbar
DUNBAR, WEST VIRGINIA

SAMPLE

MEMO____________________ ________________________

⑆0515⑉0361⑆ 74⑈335⑈9⑈

No______

________________ 19____ 69-361/515

PAY TO THE
ORDER OF________________________________ $__________

____ DOLLARS

The Bank of Dunbar
DUNBAR, WEST VIRGINIA

SAMPLE

MEMO____________________ ________________________

⑆0515⑉0361⑆ 74⑈335⑈9⑈

No______

________________ 19____ 69-361/515

PAY TO THE
ORDER OF________________________________ $__________

____ DOLLARS

The Bank of Dunbar
DUNBAR, WEST VIRGINIA

SAMPLE

MEMO____________________ ________________________

⑆0515⑉0361⑆ 74⑈335⑈9⑈

No________

________________19____

69-361
515

PAY TO THE
ORDER OF________________________________ $__________

____DOLLARS

The Bank of Dunbar
DUNBAR, WEST VIRGINIA

S A M P L E

MEMO______________________ ________________________

⑆0515⑉0361⑆ 74⑈335⑈9⑈

DELUXE CHECK PRINTERS - LH

No________

________________19____

69-361
515

PAY TO THE
ORDER OF________________________________ $__________

____DOLLARS

The Bank of Dunbar
DUNBAR, WEST VIRGINIA

S A M P L E

MEMO______________________ ________________________

⑆0515⑉0361⑆ 74⑈335⑈9⑈

DELUXE CHECK PRINTERS - LH

No________

________________19____

69-361
515

PAY TO THE
ORDER OF________________________________ $__________

____DOLLARS

The Bank of Dunbar
DUNBAR, WEST VIRGINIA

S A M P L E

MEMO______________________ ________________________

⑆0515⑉0361⑆ 74⑈335⑈9⑈

DELUXE CHECK PRINTERS - LH

PLEASE BE SURE TO **DEDUCT** ANY PER CHECK CHARGES OR SERVICE CHARGES THAT MAY APPLY TO YOUR ACCOUNT

CHECK NO	DATE	CHECKS ISSUED TO OR DESCRIPTION OF DEPOSIT	(−) AMOUNT OF CHECK		√ T	(−) CHECK FEE (IF ANY)	(+) AMOUNT OF DEPOSIT $		BALANCE	
	??	Deposited when opened					28	76	28	76
1	//	H & M Records Shop	8	25					20	51
2	//	Cycle Shop	4	50					16.	01

REMEMBER TO RECORD AUTOMATIC PAYMENTS / DEPOSITS ON DATE AUTHORIZED

DEPOSIT TICKET

DATE ____________________ 19____

Checks and other items are received for deposit subject to the terms and conditions of this bank's collection agreement

DEPOSITED IN

The Bank of Dunbar

DUNBAR, WEST VIRGINIA

SAMPLE

⑆0515⑈0361⑆ 74⑈335⑈9⑈

CASH			
CHECKS			
LIST SINGLY			
•			
BE SURE EACH			
ITEM IS ENDORSED			
TOTAL			

Take your completed checks and the sheet with the check register and deposit slip to your teacher for approval.

Peep has really enjoyed helping you but he would really like to have you write a check to him.

See you in the next packet. In the next one you will be checking the bank's record with yours.

Name ____________________

Occupational Cluster & Number BUSINESS AND OFFICE X VI

STUDENT ATTITUDE SHEET

Please check the block which best describes your feeling toward the activities which you have just completed.

SKILLS OR ACTIVITIES	Enjoyed it very much	Liked it	Didn't like it or didn't dislike it	Not very interesting	Didn't enjoy any part of it
1. Reading about the checks					
2. Learning how to write checks					
3. Writing the checks					
4. Bringing the check register up to date					
5. Reviewing how to make a deposit					
6.					
7.					
8.					
9.					

	Yes	No
10. Are you now aware of jobs using these skills or activities?		
11. Would you like a job involving these skills or activities?		
12. Would you like to find out more about this area of work?		

13. Comments ____________________

BUSINESS AND OFFICE

OCCUPATIONAL CLUSTER: Business and Office Occupations

OCCUPATIONAL FAMILY: Accounting, Secretarial, Stenographic, Office clerk, Management*

*Representative Job Titles with DOT Code

Social Group Worker	195.108
Radio Mechanic	823.281
Nurse	075.378
Secretary	201.368
Accountant	160.188
Office Manager	169.168

OCCUPATIONAL TASK: Preparing a bank reconciliation

OCCUPATIONAL COMPETENCY: The completion of a bank reconciliation form to determine the correctness of a check register.

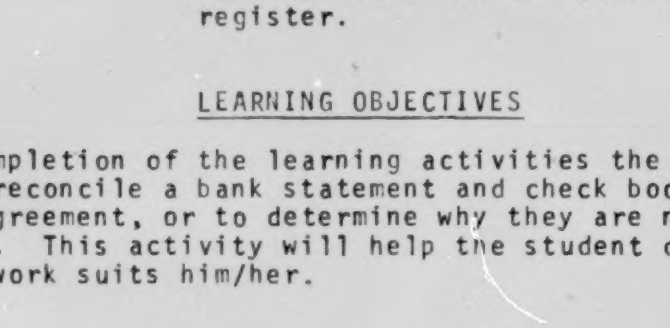
LEARNING OBJECTIVES

After completion of the learning activities the student will be able to reconcile a bank statement and check book to see they are in agreement, or to determine why they are not if there is an error. This activity will help the student decide if this type of work suits him/her.

SUGGESTED RESOURCES

This packet is self contained, however you may wish to obtain some forms from your local bank to familiarize the student with local banks and banking forms.

We greatly appreciate the Bank of Dunbar in Dunbar, West Virginia supplying us with and allowing us to reproduce these forms.



PREPARING A BANK RECONCILIATION

Before handing this packet to a student

1. Duplicate enough copies of this packet (white and pink sheets) to provide each student with a copy.

   Note: White sheets are reusable, and pink sheets are consumable.

2. Gather necessary materials which will consist of: pencil or ink pen. (Some type of adding machine may make this activity a little more interesting but is not required.)

3. If you are unfamiliar with this activity you may want to check the information in the student's packet.

EVALUATION PROCEDURES

Upon completion of this packet the student will show you a completed bank reconciliation form properly filled in. You may desire to discuss why it is advisable to prepare this form every month. You should stress the personal use value of this activity as many people do not realize its importance.

This is the fourth packet concerning banking (#XIV, XV, XVI and XVII), now would be the time to stress job opportunities in the banking business as well as jobs which would involve the activities covered in these packets.

The student will also hand you an attitude sheet which should be helpful in determining the student's interest in this type work.

KEY TO BANK RECONCILIATION

THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR BANK STATEMENT.

CHECKBOOK RECONCILIATION
CHECKS OUTSTANDING - NOT CHARGED TO ACCOUNT

NO.	$		NO.	$	
4	6.50				
5	3.50				
7	12.90				
			TOTAL	$ 22	90

MONTH ------ 19 7-

BANK BALANCE SHOWN ON THIS STATEMENT $ 37.91

ADD
DEPOSITS NOT CREDITED ON THIS STATEMENT $ 0 00

TOTAL $ 37.91

SUBTRACT
CHECKS OUTSTANDING $ 22.90

BALANCE $ 15.01
(SHOULD AGREE WITH YOUR CHECK BOOK BALANCE AFTER DEDUCTING SERVICE FEE)

IF YOUR ACCOUNT DOES NOT BALANCE
Check the following carefully:

Have you correctly entered the amount of each check on your check book stubs?
Are the amounts of your deposits entered on your check book stubs the same as those shown on your bank statement?

Have all checks been deducted from your check book stubs?

Have you deducted all bank charges from your check book stubs?

Have you carried the correct balance forward from one check book stub to the next?

Have you checked all additions and subtractions on your check book stubs?

BO X VII (c)

PREPARING A BANK RECONCILIATION

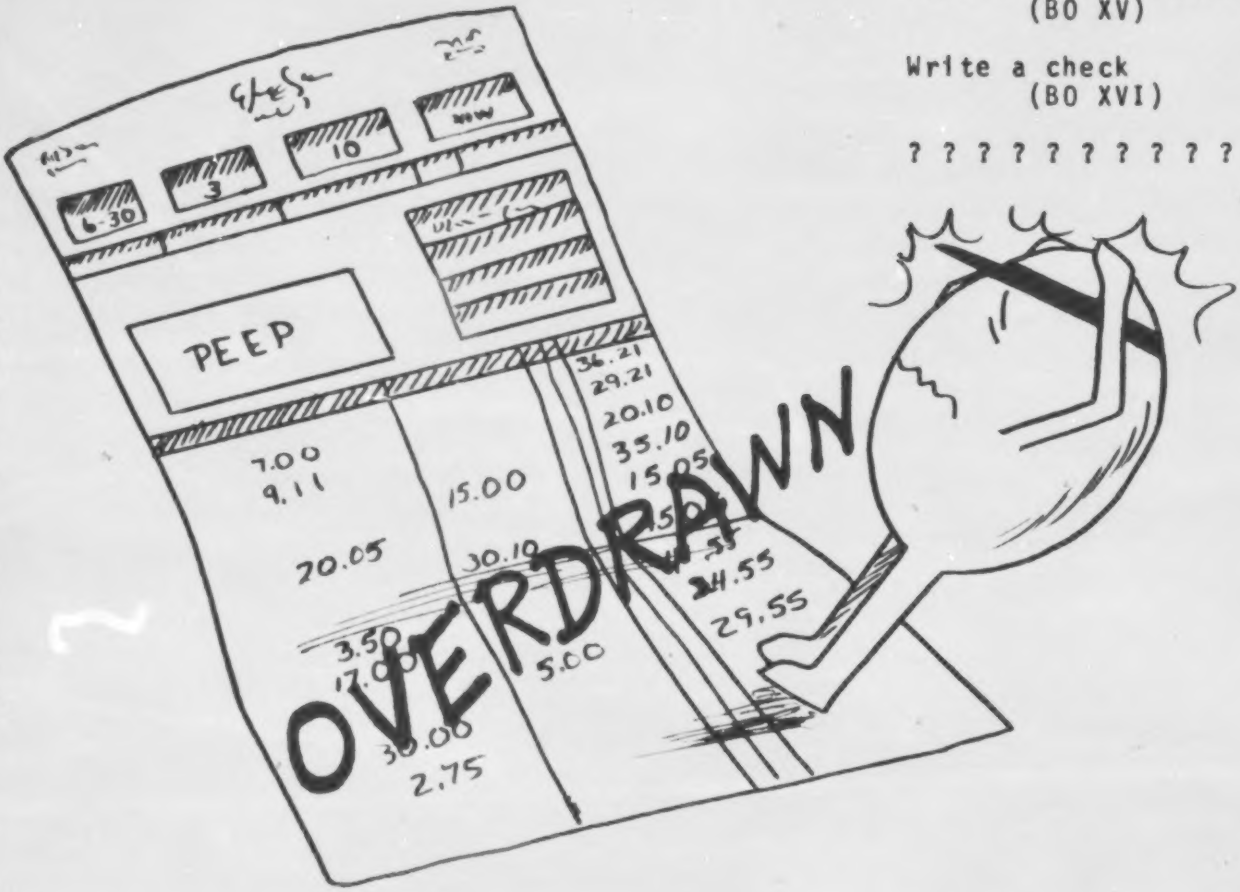
HAVE YOU LEARNED TO

Open a checking account
(BO XIV)

Make a bank deposit
(BO XV)

Write a check
(BO XVI)

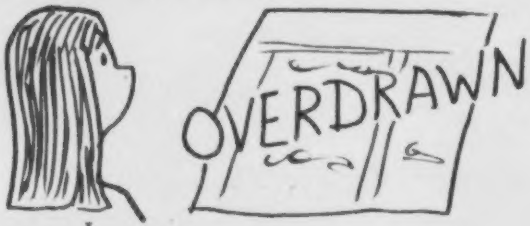
? ? ? ? ? ? ? ? ? ? ? ? ? ?


6-30
3
10
PEEP
7.00
9.11
20.05
3.50
17.00
30.00
2.75
15.00
30.10
5.00
36.21
29.21
20.10
35.10
15.05
24.55
29.55
OVERDRAWN

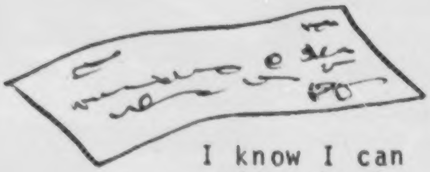
Upon completion of this packet you will be able to complete a bank reconciliation form and discuss the importance of doing this each month. This activity should be helpful in determining if you would like this type work.

DB

The bank's crazy. They say I've overdrawn my account. My checkbook says that I have $15.00 left.



I got the bank statement today and they say I have $56.00 more than I thought I had. I must have made a mistake in my checkbook.



I know I can write checks to pay for things I want because I have several checks left in my check book.

RECONCILE -- bring into agreement

This is what Webster says--now can you do it.

All the checks a person writes are eventually returned to the bank where he has an account; here they are used to deduct amounts from the account to bring it up to date.

Some of the time we will write a check and it doesn't get back to the bank to have the money taken out of our account for a few weeks.

Every month the bank sends a statement to a depositor that tells what has been put in the account and what has been taken out; also, all checks that the bank has received back and deducted from the account are enclosed.

Taking the statement the bank sends and your check book and making sure they are in agreement is called reconciliation. This is an important duty in many jobs. It would be very bad for a firm to write checks to suppliers and not have the money in the bank to take care of these checks.

If you enjoy working with figures, if you are honest and accurate you may enjoy a job that would involve this skill.

Peep has been very careful keeping a record of all his deposits and all the checks he has written.

Wonder if he made an error?

LEARNING ACTIVITIES

All the checks you have written will be returned to you by the bank after the bank makes a record of them and deducts the amounts from your balance.

After the checks have been paid and deducted from your account at the bank they are called "cancelled" checks. The bank keeps a record and then they send a copy of their record to you and at the same time send back your cancelled checks.

The record the bank sends to you is called a "bank statement" and it is usually sent to a depositor one time each month.

Your bank statement for this month was just received and is on the next page. Take a very careful look at it.

It really tells a lot.

How many deposits you have made--when--and how much.

MAXIMUM
AVERAGE
MINIMUM

How many checks the bank has received to be taken out of your account--when the bank paid them--how much.

Shows your name and address, plus your account number.
Notice the Minimum (lowest) balance you had during the month.
Notice the Maximum (highest) balance you had during the month.
The Average balance takes the amount that was in there the most of the time.

Then there is a list of all checks

plus a list of all deposits and your balance.

There is one amount of $1.25 marked SF that has been deducted that you did NOT write a check for. Look at the bottom of the statement--right hand bottom corner--SF Service Fee, they charged you this much to take care of your account this month.

(Remember all banks won't do this, and some charge more.)

YOUR STATEMENT
OF ACCOUNT WITH:

The BANK OF DUNBAR

Twelfth Street and Grosscup Avenue
DUNBAR, WEST VIRGINIA

MEMBER FEDERAL DEPOSIT
INSURANCE CORPORATION

DATE OF YOUR LAST STATEMENT	YOU HAVE MADE	WE HAVE PAID	DATE OF THIS STATEMENT
New account	2	5	today

PREVIOUS BALANCE	+ DEPOSITS & OTHER CREDITS	— CHECKS & OTHER DEBITS	— SERVICE FEE	= BALANCE THIS STATEM
New account	$64.76	25.60	1.25	$37.91

SAMPLE

ACCOUNT NUMBER	PAGE
74 335 9	1
MINIMUM BALANCE	
11.01	
MAXIMUM BALANCE	
47.01	
AVERAGE BALANCE	
29.55	

Your name and address

CHECKS & OTHER DEBITS POSTED	DEPOSITS & OTHER CREDITS	DATE	BALANCE
			28.76
8.25		/ /	20.51
4.50		/ /	16.01
5.00		/ /	11.01
	36.00	/ /	47.01
2.60		/ /	44.41
5.25		/ /	39.16
1.25 SF		--	37.91

PLEASE EXAMINE CAREFULLY. IF NO ERRORS REPORTED IN 30 DAYS YOUR ACCOUNT WILL BE CONSIDERED CORRECT.

DEBIT CODES	CC	CERTIFIED CHECK	RT	RETURN CHECK	SL	SHORT LIST	IL	INST. LOAN	RC	RET. CK. CHARGE	CP	XMAS CLUB	MD	MISC. DEBIT	SF	SERVICE FEE	(3)
CREDIT CODES	MC	MISC. CREDITS	DM	MAIL DEPOSIT	DC	COLLECTION DEPOSIT	DI	LOAN DEPOSIT									BO X VII

When you receive this statement you check the bank balance--$37.91, and you go to your check book as shown on your check register below and it says you have $16.26.

USS TITANIC

Help, Peep. The bank has made a mistake but since they say I have more than I say I do--well, I'll just change mine to go with theirs.

NO! Why?

PLEASE BE SURE TO **DEDUCT** ANY PER CHECK CHARGES OR SERVICE CHARGES THAT MAY APPLY TO YOUR ACCOUNT

CHECK NO	DATE	CHECKS ISSUED TO OR DESCRIPTION OF DEPOSIT	(-) AMOUNT OF CHECK	✓ T	(-) CHECK FEE (IF ANY)	(+) AMOUNT OF DEPOSIT	BALANCE
	??	Deposited when opened				28 76	28 76
1	//	H. M. Records Shop	8 25				20 51
2	//	Cycle Shop	4 50				16 01
3	//	(Your school)	5 00				11 01
4	//	J. S. Jenson	6 50				4 51
	??					36 00	40 51
5	//	(Your dad)	3 50				37 01
6	//	M. P. Department Store	2 60				34 41
7	//	Sears	12 90				21 51
8	//	M. P. Department Store	5 25				16 26

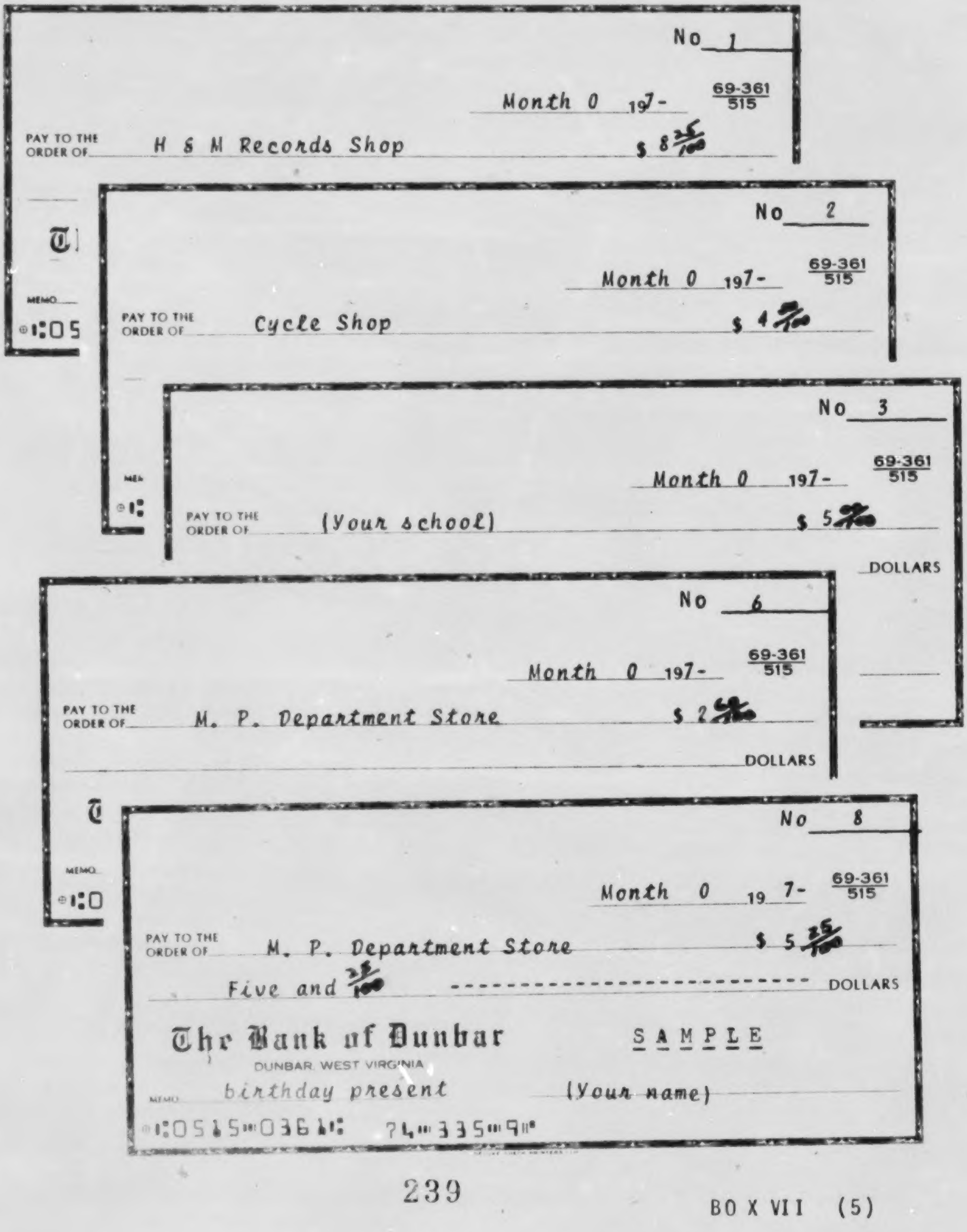
You mean we could BOTH be right. HOW?

Let's take the cancelled checks (those are the ones the bank sent back to you with the statement) and compare them with our check register to see if, just maybe, we have written a check that the bank hasn't gotten and hasn't been deducted from our account.

Another thing that bothers me--what's that $1.25 with the SF beside it?

SF = SERVICE FEE

The first thing to do is arrange our cancelled checks in order. Start with 1 and lay them out in order to see if a number is missing.



No 1
Month 0 197-
69-361/515
PAY TO THE ORDER OF H & M Records Shop $ 8 25/100

No 2
Month 0 197-
69-361/515
PAY TO THE ORDER OF Cycle Shop $ 4 [illegible]/100

No 3
Month 0 197-
69-361/515
PAY TO THE ORDER OF (Your school) $ 5 [illegible]/100
DOLLARS

No 6
Month 0 197-
69-361/515
PAY TO THE ORDER OF M. P. Department Store $ 2 [illegible]/100
DOLLARS

No 8
Month 0 197-
69-361/515
PAY TO THE ORDER OF M. P. Department Store $ 5 25/100
Five and 25/100 ------------------------- DOLLARS
The Bank of Dunbar
DUNBAR, WEST VIRGINIA
SAMPLE
MEMO birthday present (Your name)
⑆0515⑈0361⑆ 74⑈335⑈9⑈

What numbers did you not receive back from the bank? You have 1, 2, 3, 6 and 8. That means check #4, #5 and #7 are still out but when the bank does receive them, they will take this money out of your account.

Now let's see if we can make our record and the bank record agree.

The bank says we have $37.91

We have three checks that are outstanding (not back yet)

#4 to Mr. Jenson in the amount of	$6.50
#5 to Dad in the amount of	3.50
#7 to Sears in the amount of	12.90

That makes $22.90 in checks you've written that the bank hasn't received.

If we take the $37.91 the bank says they have--
subtract the $22.90 that has been written in checks, but
hasn't gotten back to the bank for them to take the money
out of the account: that's $15.01.

It's that service fee--$1.25. If I take the service fee from MY check register, the bank and I will agree.

The bank really makes this easy for a depositor. On the back of the statement they send you there is a form that you just fill in and it will bring your record and their record in balance.

This form is on the next page. Fill it in.

BE SURE you go to your check register and deduct the service fee from your balance. DO IT NOW! Don't forget.

After you complete the back of the statement and get the records to agree, give it to your teacher for approval. Also, please fill in the attitude sheet at the back for her/him.

You have worked hard on your bank account and Peep wants you to know he has enjoyed every minute of it.

THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR BANK STATEMENT.

CHECKBOOK RECONCILIATION
CHECKS OUTSTANDING - NOT CHARGED TO ACCOUNT

NO.	$		NO.	$	
			TOTAL	$	

MONTH ____________ 19____

BANK BALANCE SHOWN ON THIS STATEMENT $__________

ADD
DEPOSITS NOT CREDITED ON THIS STATEMENT $__________

____

____

TOTAL $__________

SUBTRACT
CHECKS OUTSTANDING $__________

BALANCE $__________
(SHOULD AGREE WITH YOUR CHECK BOOK BALANCE AFTER DEDUCTING SERVICE FEE)

IF YOUR ACCOUNT DOES NOT BALANCE
Check the following carefully:

Have you correctly entered the amount of each check on your check book stubs?
Are the amounts of your deposits entered on your check book stubs the same as those shown on your bank statement?

Have all checks been deducted from your check book stubs?

Have you deducted all bank charges from your check book stubs?

Have you carried the correct balance forward from one check book stub to the next?

Have you checked all additions and subtractions on your check book stubs?

BO X VII (7)

Name ______________________________

Occupational Cluster & Number BUSINESS AND OFFICE X VII

STUDENT ATTITUDE SHEET

Please check the block which best describes your feeling toward the activities which you have just completed.

SKILLS OR ACTIVITIES	Enjoyed it very much	Liked it	Didn't like it or didn't dislike it	Not very interesting	Didn't enjoy any part of it
1. Learning how to make the records agree					
2. Filling in the bank reconciliation form					
3.					
4.					
5.					
6.					
7.					
8.					
9.					
	Yes	No			
10. Are you now aware of jobs using these skills or activities?					
11. Would you like a job involving these skills or activities?					
12. Would you like to find out more about this area of work?					

13. Comments ______________________________

____

____

BUSINESS AND OFFICE

OCCUPATIONAL CLUSTER: Business and Office Occupations

OCCUPATIONAL FAMILY: Filing, Office Machines, Clerical, Steno, Secretarial and related employment*

*Representative Job Titles with DOT Code

General Office Clerk	219.388
Secretary	201.368
Receptionist	237.368
Clerk-Typist	209.388
File Clerk	206.388

OCCUPATIONAL TASK: Filing

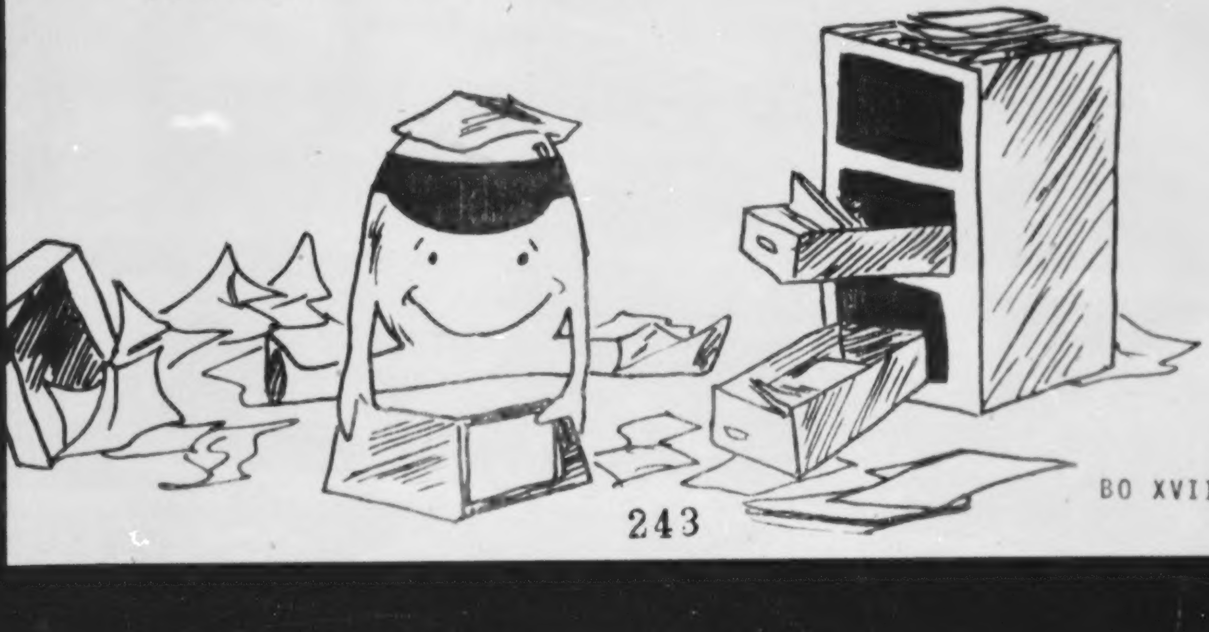
OCCUPATIONAL COMPETENCY: Learning basic rules of alphabetical filing.

LEARNING OBJECTIVES

After completion of the learning activities the student will be able to file items correctly using basic alphabetical rules of filing and determine if this type of work suits them.

SUGGESTED RESOURCES

This packet is self contained, but if you wish, you may consult any filing, office practice, general business or clerical procedures textbook for additional information and practice problems.



FILING

Before handing this packet to a student

1. Duplicate enough copies of this packet (white and pink sheets) to provide each student with a copy.

   Note: White sheets are reusable, and pink sheets are consumable.

2. Gather the necessary materials which will consist of paper, pencil and either scissors or paper cutter.

3. If you are unfamiliar with filing rules, you may wish to check over the student's packet.

EVALUATION PROCEDURE

After completing this activity the student will hand you a stack of cards filed in alphabetical order. These are numbered in the top right hand corner and if they have been correctly filed they will be as listed on the next page. (Also listed on your key is the name with the portion that would require it be filed in this position.)

The student will also hand you an attitude sheet which will be helpful in determining if the student finds this type of work interesting and suitable.

KEY TO FILING:

A

12	Aarons
2	Abel
4	Abshire
42	Aesy
47	Akers
45	Anderson
3	Austin
56	Avery
6	Ayers

B

11	Barger
46	Barnitz
1	Benning
48	Bettcher
55	Beville
10	Booth
39	Bostain
41	Bowyer
38	Buchanan

C

5	Childress
13	Chisom
26	Cosby, Nancy
27	Cosby, Nelda
25	Cosby, Nelson
24	Cosby, Norris

D

9	Draper, Joseph
7	Draper, Mary
14	Dyers
40	Dynoski, Fred
57	Dynoski, Frederic
36	Dyson, Carl
31	Dyson, F. A.

E-F-G

51	Garrett, Earl E
30	Garrett, Earl, Jr.
29	Garrett, Earl, Sr.
50	Garrett, Susan
53	Grant, J.
60	Grant, Norma

H-I-J

8	Hodges
17	Ives
16	Jacobs

K-L-M-N

15	Kinney
34	Landis
35	Lawson, Frances G
20	Lawson, Frances H
28	Lawson, Marjorie
49	Lawson, Mark
33	McCray, A.
37	McCray, A. D.
52	McCray, Agnew

O-P-Q-R

18	Oandis
22	Reid, Grace
23	Reid, Henry
19	Reid, Irving
21	Reid, Jacob

S-T-U-V

44	Simmons
58	Sister
54	Slack
32	Slate
59	Slater

W-X-Y-Z

43	Zane

FILING

This packet will be a lot
easier if you have done
USING THE PAPER CUTTER XLIX.

After completing the learning activities you should be able to file items correctly using basic alphabetical rules of filing and find out if this type of work suits you.

DB

Have you ever tried to find a report you did last year (one you know you kept because you knew you could use it again) and just turn things upside down trying to find it.

Miss Jones,
bring me the file on the DO-FOE account.

I know it has to be here because I put it here!

Hey, has anyone seen my glasses???

FILING!! Why, anyone can file; all you have to do is open a drawer and put it away.

Oh, if only this was true we would never lose or misplace things.

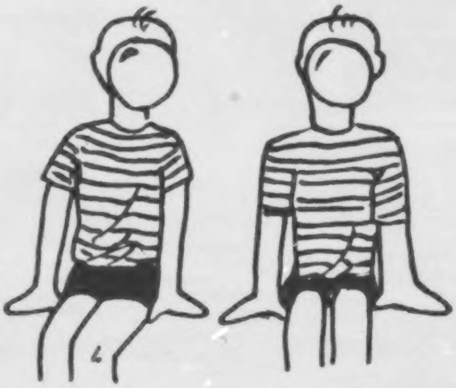
It seems all of us are involved more and more with "paper work" in our daily living. Receipts, bills, tax reports, bank statements, and many other items enter into our everyday lives, and a knowledge of filing is important to us in the management of these affairs. This knowledge can also be of great value to us in holding part-time and full-time jobs.

I'm sure you use filing in one way or the other but you may not call it filing. Have you ever been responsible for keeping records or even just your own papers, adding other records or papers to them later, and then gathering them all together to use?

In offices all over the country, information is needed to aid in keeping the business going. It's important that it can be found when it is needed.

In a store where items are sold and bought, records must be kept of who buys and who pays; records of what we buy and what we have or have not paid for.

In a doctor's office records must be kept on each patient: when shots were given and for what; when were they ill and what type of medicine was given; when was the cast put on Johnny's leg so we'll take it off at the right time; is it Pete or Repete that breaks out if he is given chewing gum? These are things the doctor must know NOW--he can't wait until a week later for his nurse to find the record.



You just got your report card and the teacher has you down as being absent ten days. Boy, was your Mom upset--have you been skipping school? When she calls the school they had better be able to find the attendance record in a hurry.

Each year more records are made and handled. Increased numbers of people are being employed in records control. (That's a big name for filing.) In fact, filing or records control is one of the 'top ten' of all office activities with over 90 percent of all clerical workers doing some of this type work. If you plan to work in an office, either as boss or employee, you are going to have to know something about filing. If everyone follows the same rules in putting records away, they anyone could go to a storage place and find the record as it is needed.

You can learn the basic rules of filing and get practice in using these rules in classes such as general business, recordkeeping or office practice. If you are the type person who likes to pay attention to details, is accurate and neat in your work, you may enjoy a filing (or records control) job.

LEARNING ACTIVITIES

You have a job in the dentist's office for the summer. Dr. O. I. Williams is a very orderly and neat person; he likes things kept up to date and wants things done on time.

In order to best serve his patients he sends notices by mail when they should come in for their regular check-up and he never hesitates to send a reminder if their bill is not paid on time.

Dr. Williams' nurse, Miss Jennings, is a very efficient person but she has been so very busy lately that she has gotten behind in her work. There are notices for check-ups that need to be sent, and there are bills that are past due. This will be your job; you are to send out the reminders of check-ups and after these are completed you will send past due bill reminders.

Miss Jennings is a lot like the doctor. She is an exacting person and would just be extremely upset if you make a mess of her files. The doctor often asks for a file on a patient while the patient is at the office and Miss Jennings must be able to get it immediately.

Just to make sure you understand how her filing system works she has asked that you go over the basic filing rules before starting to work in the files.

Rule #1

Arrange names in alphabetic order. You know A before B; B before C; C before D; and so forth.

Well, that one is easy enough.

There's one down, isn't it Peep?

I just have to file Charles before Don and Don before Jane and--------

You mean that's not right? There's more to it than that. All right, what's next?

Rule #2

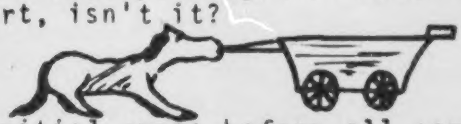
Rearrange the name so that the last name comes first, then the first name, then the middle name (or initial).

Charles Oliver Wilson would read:

Wilson, Charles Oliver

and be filed in the W's.

This is a little like the cart pulling the horse instead of the horse pulling the cart, isn't it?



Rule #3

A single letter or an initial comes before all names beginning with that letter. This is called the "Nothing before something" rule

A. R. Nelson -- to file would be: Nelson, A. R.
Alice C. Nelson -- to file would be: Nelson, Alice C.

You would file A. in front of Alice since A nothing should come before A-l-i-c-e.

Rule #4

Abbreviations are filed as if they were written in full.

Chas. Brown	Chas. stands for Charles
Wm. Bodie	Wm. stands for William
St. Clair	St. stands for Saint

Numbers are filed as if they have been spelled in full.

10th Avenue	Tenth Avenue
4th Street	Fourth Street

STOP! again! Oh, your head hurts from too many rules at one time.

All right, let's see if we can put these to work for us.

Draw a line under the first word you would use for filing purposes. Write a 2 over the second word and a 3 over the third one.

2 3
Clyde Oliver Hall

See how it is done? Last name is used as the first unit, then the first name then the middle name.

2 3
Chas. C. Durban
Charles

Write the name out, then underline and 2, 3.

Now it's your turn.

Thomas R. Hill

Arnold M. Hall

Elizabeth A. Hofman

John Alt Johnson

Roberta Marie Townsend

John A. Kramer

Jack Michel Pryor

T. Wm. Crittor

Robt. Wesley Craft

Harold R. Fleming

Now place these in the correct order **after** you code them.
(Coding is wbat you were doing by underlining and marking 2, 3.)

$\overset{2}{\text{H}}$enry Wills	Ellis before Nelson and **Nelson before Wills**
$\overset{2}{\text{C}}$arl Nelson	E comes before N and N comes before W.
$\overset{2}{\text{A}}$lton Ellis	So

Ellis, Alton
Nelson, Carl
Wills, Henry

Your turn:

John T. Adams

James C. Taylor

Mark Owen Bell

Clarence T. Murphy

Dale Allen Murdock

Regina Louise Ross

Helen P. Nelison

Mike G. Grant

Thos. R. Jamison

Check on next page.

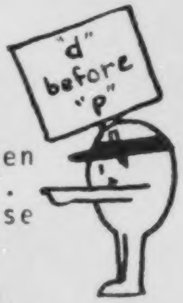
2 3
Thomas R. Hill
2
Arnold M. Hall
2 3
Elizabeth A. Hofman
2 3
John Alt Johnson
2 3
Roberta Marie Townsend

2 3
John A. Kramer
2 3
Jack Michel Pryor
2 3
T. Wm. Critton Wm. is William
3 2
Robt. Welsey Craft Robt. is Robert
2 3
Harold R. Fleming

Adams, John T.
Bell, Mark Owen
Taylor, James C.

Murdock, Dale Allen
Murphy, Clarence T.
Ross, Regina Louise

Grant, Mike G.
Jamison, Thomas R.
Nelison, Helen P.



These are in the correct order,

written 1, 2, 3 as they should have been coded,

and arranged as they would be placed in the file.

Ready for some more rules?

Rule #5

A prefix such as "du," "De," "La," "Mac," "Mc," "O," and "Van" is considered to be part of the last name and is written as one word.

Robert J. duPont is filed as duPont, Robert J. (2 3)

Rachelle MacKinley as MacKinley, Rachelle (2)

Elsie M. Van Horne as VanHorne, Elsie M. (2 3)

Lonie K. McIntosh as McIntosh, Lonie K. (2 3)

Rule #6

When you have two names that are alike (identical) treat them in the usual way, but go to the address to determine which to file first. (Go to the name of the city, then the state and then the street until you find something different.)

Mike G. Cooper
Charleston, South Carolina

Mike G. Cooper
Charleston, W. Va.

Names are alike, so go to the city--city is the same, so you must go to the state. The state is different. File South Carolina before West Virginia.

Part of the same rule is that if you have identical names and one is followed by Jr. and the other by Sr., file the Jr. in front of the Sr. (J before S).

If you have identical names followed by First, Second, or Third (I, II, III) file them in that order, F before S, S before T.

Rule #6

Titles, such as Mr., Mrs., Dr., Father, Rabbi, and Senator, are placed in parentheses and not used. (There is one time we use a title and that is when there is only a first name with the title, such as Sister Mary. You would use Sister as your first unit and Mary as the second.)

Mr. John P. Jones as (Mr.) Jones, John P.

Dr. Ernest F. Farnsworth as (Dr.) Farnsworth, Ernest F.

Senator Frank Hodges as (Senator) Hodges, Frank

Father Paul Downing as (Father) Downing, Paul

Oh, I'm sorry, Peep, is your head hurting again?

Can you stand just one more? I think one more is all you need to know.

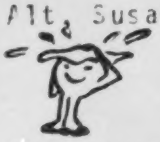
Rule #7

Married women's names should be their own first and middle names if known. Only use the husbands first name if you do not know the woman's first name.

Mrs. John M. Smith and you know her name is Mary
file as (Mrs.) Smith, Mary.

Mrs. Jane Delorse Watoo as (Mrs.) Watoo, Jane Delorse

Mrs. Henry (Susan Marie) Alt as (Mrs.) Alt, Susan Marie



That's it!!!!!!! Aren't you glad?

We should do a few practice problems though before we get into Miss Jennings files.

You will be given a series of ten names. Rewrite them on another piece of paper, put the last name first with a line under it, then write the first and middle name. After you have all ten down in this order, write them a second time and place the ten in the correct alphabetical order. The example only has five.

Example:

	correct order	filing order
Dr. Mary Hughes	(Dr.) Hughes, Mary	Bradley, Arthur
Arthur Bradley	Bradley, Arthur	Conklin, Norma
Eric Schultz	Schultz, Eric	Hughes, Mary
Mrs. Norma Conklin	(Mrs.) Conklin, Norma	O'Meara, Phillip
Mr. Phillip O'Meara	(Mr.) O'Meara, Phillip	Schultz, Eric

____

Mrs. Ellen Trout
William Dee
Allen DeForrest
Mrs. Ruth DeAllessi
Mr. Roy Kolb
Rev. Alan Locke
Thomas M. Phillips
T. M. Phillips
Senator H. T. Clure
Peter T. Drewes

____

Robert L. Marble
J. A. Maney
Keith D. Marratt
Ellen Mahon
Frances R. Marion
Timothy Manle
Joseph Marino
A. Tunnel
A. Turner Mann
A. T. Manson

____

Jane C. Blane
Vincent R. Jones
Robert L. Smith
John Blane
Joseph Blane
Joseph Jones
John Charles Jones
Samuel E. Smith
Jacob R. Smithe
Edward O. Dumas

____

A B C D E F G H I J K L M N
O P Q R S T U V W X Y Z
THANKS, I NEEDED THIS!

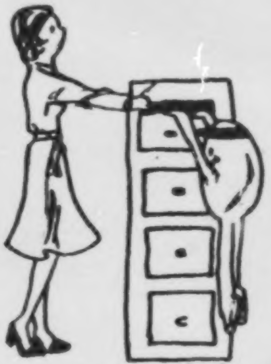
Answers to page 8.

Clure, H. T. (Senator)
DeAllessi, Ruth
Dee, William
DeForrest, Allen
Drewes, Peter T.
Kolb, Roy (Mr.)
Locke, Alan (Rev.)
Phillips, T. M.
Phillips,Thomas M.
Trout, Ellen (Mrs.)

Mahon, Ellen
Maney, J. A.
Manle, Timothy
Mann, A. Turner
Manson, A. T.
Marble, Robert L.
Marino, Joseph
Marion, Frances R.
Marratt, Keith D
Tunnel, A.

Blane, Jane C
Blane, John
Blane, Joseph
Dumas, Edward O.
Jones, John Charles
Jones, Joseph
Jones, Vincent R.
Smith, Robert L.
Smith, Samuel E
Smithe, Jacob R.

How did you do? They really aren't too difficult, but they do require that you be very careful.



Miss Jennings feels you have had enough review and tells you to go into the other room and start looking at the cards for dates of last check-up. If it has been six months or longer, you are to take the card out of the file and write a post card reminding the patient to come in. Then of course it is also your job to refile them.

This has certainly been an easy job. The first part of the cards were pulled, you have addressed the post cards and are now ready to file them.

The next page has the name and addresses of these patients. You are to cut on the lines, this will give you small cards which you must place in the correct filing order.

Be sure you underline the first unit, place a 2 over the second and a 3 over the third.

Check these cards. They should be in this order:

10, 5, 3, 11, 4, 1, 6, 7, 2, 8, 12, 9

I meant check them AFTER you do them. Turn this page over and do the cards, then come back and check.

1

Mr. Edward Lang
Twentieth Street
Huntington, West Virginia

2

Mr. Thomas R. LaPern
1035 - Tenth Street
Milton, West Virginia

3

Charles G. Grant
Kingston Blvd.
Huntington, West Virginia

4

John M. Hanks
Charles Avenue
Charleston, West Virginia

5

Charles G. Grant
Landhouse Apartments
Barboursville, West Virginia

6

James Lang
706 Kanawha Avenue
St. Albans, West Virginia

7

Rev. Mark C. Lange
Seventh Street Church
Huntington, West Virginia

8

Dr. John Larken
Medical Building
Huntington, West Virginia

9

S. R. LaSala
16th Street at Fourth Avenue
Huntington, West Virginia

10

Prof. C. R. Grant
Do-Good University
University City, West Virginia

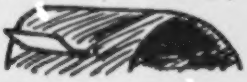
11

Mr. John R. Hankins
Twin City Apartments
Charleston, West Virginia

12

Ms. Helen T. Larson
Larson and Smith Firm
Huttonsburg, West Virginia

Miss Jennings is very pleased with your work. She has checked the post cards before mailing them and finds that your work is neat and accurate. She has also checked the order that you had the cards in to be refiled and has decided to give you another filing job before letting you complete the check-up files.

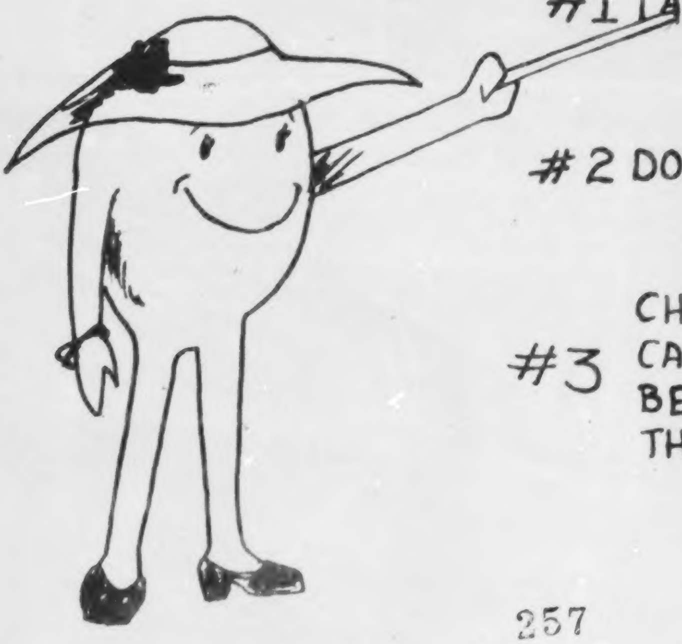


Dr. Williams is in charge of advertising for a charity drive. He has a list of names that need to be listed alphabetically. This is your next job. Be very careful.

JOIN US
IN
the 5th
ANNUAL
CHARITY
DRIVE

These names are on the next five pages. You must again cut on the lines in order to have the necessary cards to file. After you complete these, hand them to your teacher along with the answer key which you are to fill in. Please start at the top and work to the bottom.

The first few are filled in for you.



#1 LAY ALL A'S IN ONE PILE
LAY ALL B'S IN ONE PILE

#2 DO ONE PILE AT A TIME

#3 CHECK THROUGH THE CARDS ONE LAST TIME BEFORE FILLING IN THE ANSWER SHEET

1

Miss Rosa E. Benning
1722 Lakewood Circle
Kingsport, Tennessee

2

Ms. Sarah G. Abel
954 Lexington Avenue
Lexington, Kentucky

3

Rev. Scott Austin
114 - 24th Street
Chesapeake, Illinois

4

Dr. W. L. Abshire
4507 Teays Trailer Park
Tampa, Florida

5

Mr. Charles C. Childress
300 Main St., W
Portsmouth, Virginia

6

Brother Oliver E. Ayers
Loudendale Avenue
Raleigh, North Carolina

7

Mrs. Joseph F. Draper (Mary)
Lee Street
Melton, West Virginia

8

Dr. Wm. H. Hodges
2195 Oakridge Dr.
Williamsport, Pennsylvania

9

Joseph F. Draper
Lee Street
Melton, West Virginia

10

James R. Booth
1401 Sweetbrier Road
Warwick, Virginia

11

Mr. Robert G. Barger
3518 Point Lick Drive
San Francisco, California

12

Mr. Charles N. Aarons
3576 Springfork Drive
West Palm Beach, Florida

13

Lena C. Chisom
5224 Peoneer Drive
Grand Rapids, Michigan

14

Ms. Cora L. Dyers
1583 Notingham Rd.
Greensboro, North Carolina

15

Prof. Douglas M. Kinney
405 - 53rd Street, SE
Cedar Rapids, Iowa

16

Mrs. Ruby N. Jacobs
5300 MacCorkle Ave.
Charleston, West Virginia

17

Michael C. Ives
4106 Crede Drive
Asheville, North Carolina

18

Elizabeth R. Oandis
83 Gapview Street
Knoxville, Tennessee

19

Irving L. Reid
108 Oak Street
Charlotte, North Carolina

20

Frances H. Lawson
Hillcrest Drive
Hendersonville, North Carolina

21

Mr. Jacob A. Reid
5402 Venable Avenue
Norfolk, Virginia

22

Sister Grace S. Reid
2006 Violet Street
Jacksonville, Florida

23

Dr. Henry G. Reid
1300 Roseberry Circle
Warwick, Virginia

24

Mr. Norris A. Cosby
432 Fairview Street
Huntsville, Alabama

25

Prof. Nelson G. Cosby
3015 Mt. Vernon Rd.
Bay City, Michigan

26

Mrs. Wm. F. Cosby (Nancy E.)
3625 Springfork Drive
Birmingham, Alabama

27

Nelda L. Cosby
Emmons Place
Rochester, New York

28

Marjorie D. Lawson, D.D.S.
5119 Ohio Avenue
Saginaw, Michigan

29

Senator Earl Garrett, Sr.
1300 Rosebee St.
Washington, D. C.

30

Mr. Earl Garrett, Jr.
213 Valencia Place
Winston-Salem, North Carolin

31

F. A. Dyson
129 Avon Circle
Elmira, New York

32

Thomas G. Slate
1504 Viewmont
Greensboro, North Carolina

33

Dr. A. McCray
11855 Wildwood Circle
Harrisburg, Pennsylvania

34

Ms. Elizabeth R. Landis
226 W. Bill Street
High Point, North Carolina

35

Prof. Frances G. Lawson
120 Forest Avenue
Lansing, Michigan

36

Mr. Carl Dyson
214 Bird Court
Knoxville, Tennessee

37

Rev. A. D. McCray
208 Jarvis Avenue
Warwick, Virginia

38

Miss Shirley Buchanan
5105 Ridgecross Drive
Bristol, Tennessee

39

Alice N. Bostain
912 Strawberry Drive
Buffalo, New York

40

Fred G. Dynoski
1801 - 7th Avenue
Charleston, West Virginia

41

Geraldine Bowyer
612 Washington St.
Bell, New Jersey

42

Rabbi Emmitt Aesy
Park Avenue Apartments
Charleston, South Carolina

43

Simmons P. Zane
145 Bryan Avenue
Huntington, WEst Virginia

44

Bobby G. Simmons
Fifteenth Street
San Francisco, California

45

Malcom D. Anderson
8600 California Avenue
Mobile, Alabama

46

Ms. Emory V. Barnitz
1720 Lower Fifth Avenue
Muskegon, Michigan

47

Miss Ruth Akers
2503 McKinley Avenue
Spencer, New Hampshire

48

Cornelius W. Bettcher
1238 Ridge Road
Chicago, Illinois

49

Mr. Mark H. Lawson
Indiana Creek Road
Richmond, Virginia

50

Mrs. Earl D. Garrett (Susan)
#6 Morningside Drive
St. Paul, Minn.

51

Earl E. Garrett
202 Tennessee Avenue
Raleigh, North Carolina

52

Agnew McCray, M.D.
5111 Hopewell Dr.
Clearwater, Florida

53

Mr. J. P. Grant
Ravina Road
Corning, New York

54

Rev. Thomas E. Slack
227 - 40th Street
Flint, Michigan

55

Dr. O. T. Beville
Sissonville Drive
Harrisburg, Pennsylvania

56

Dr. Kenneth G. Avery
1110 S. Homewood Drive
Atlanta, Georgia

57

Brother Frederick Dynoski
1411 Princess Circle
Johnson City, Tennessee

58

Sister Marie
St. Marks Center
Johnson City, Tennessee

59

Senator Thomas E. Slater
1001 Lincoln Drive
Richmond, Virginia

60

Ms. E. D. Grant (Norma)
112 Armours Road
Rochester, New York

ANSWER SHEET

A	B	C	D	EFG	HIJ	KLMN	OPQR	STUV	WXYZ
12									
2									
4									
42									
47									
45									
3									
56									
6									

Name ____________________

Occupational Cluster & Number BUSINESS & OFFICE BO XVIII

STUDENT ATTITUDE SHEET

Please check the block which best describes your feeling toward the activities which you have just completed.

SKILLS OR ACTIVITIES	Enjoyed it very much	Liked it	Didn't like it or didn't dislike it	Not very interesting	Didn't enjoy any part of it
1. Learning the rules of filing					
2. Reading about jobs I might get					
3. Cutting the cards apart					
4. Underlining the first unit--marking others					
5. Filing the cards in proper order.					
6. Having to recheck my work					
7.					
8.					
9.					
	Yes	No			
10. Are you now aware of jobs using these skills or activities?					
11. Would you like a job involving these skills or activities?					
12. Would you like to find out more about this area of work?					

13. Comments ____________________

BUSINESS AND OFFICE

OCCUPATIONAL CLUSTER: Business & Office Occupations

OCCUPATIONAL FAMILY: Accounting, Secretarial, Typing and Related*

*Representative Job Titles with DOT Code

Office Manager	169.168
Bookkeeper	210.388
Accounting Clerk	219.488
Secretary	201.368
General Clerk	219.388

OCCUPATIONAL TASK: Completing a time card

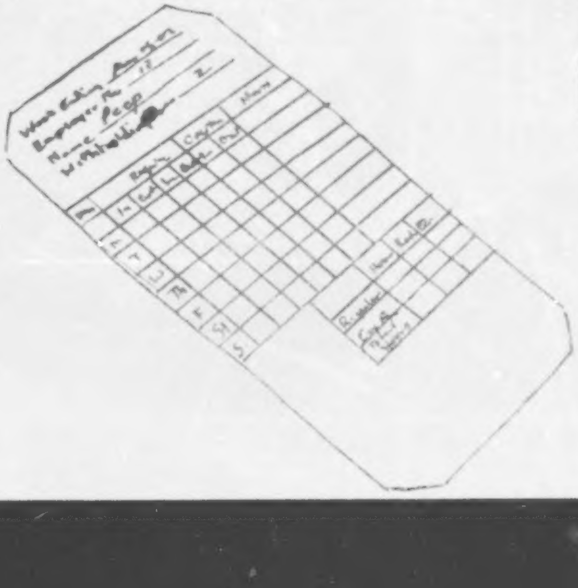
OCCUPATIONAL COMPETENCY: To figure hours worked on time cards to determine gross pay.

LEARNING OBJECTIVES

After the completion of the learning activities, the student will be able to: correctly complete a time card; figure the gross pay for employees, including figuring overtime; and have a chance to find out if this type of work suits them.

SUGGESTED RESOURCES

This packet is self-contained, but you may wish to consult the following for additional material: Practical Record Keeping, South-Western Publishing Company, 1975, Unit 9; General Office Procedures, McGraw-Hill Book Company, 1975, Section 42; or Business and Consumer Arithmetic, Prentice-Hall, Inc., 1969, Chapter 20.



COMPLETING A TIME CARD

Before handing this packet to a student

1. Duplicate enough copies of this packet (white and pink sheets) to provide each student with a copy.

   Note: White sheets are reusable, and pink sheets are consumable.

2. Gather necessary materials which will consist of: pen or pencil (time cards are included in packet).

3. If you wish additional information before giving this packet to a student, you should read the introductory pages to the student's packet.

EVALUATION PROCEDURES

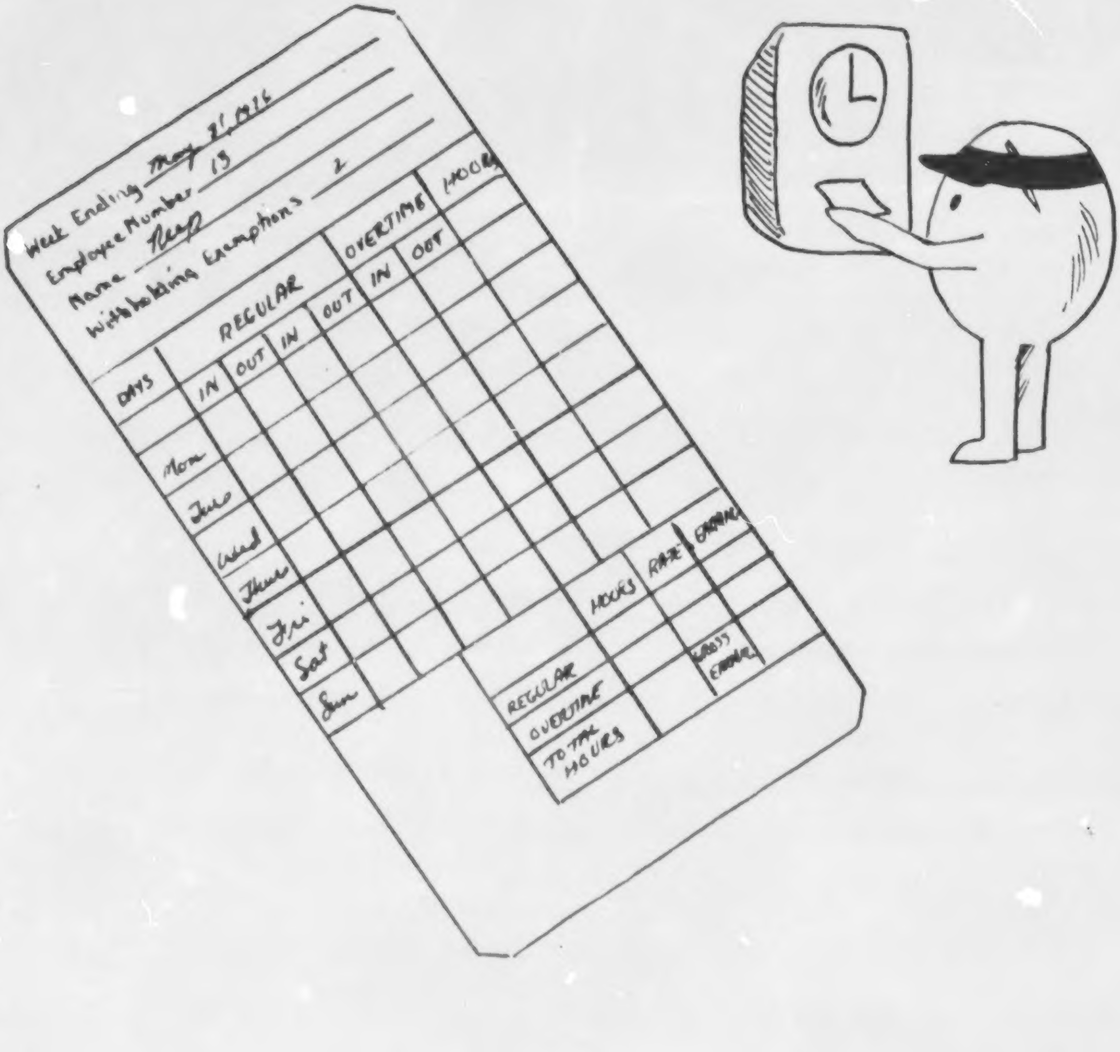
Use the final time card the student will turn in upon completion of the packet to determine how well the student has completed the work. An attitude sheet will also be turned in by the student upon completion of the packet. This will help in determining interest in a career involving this skill.

ANSWER KEY TO FINAL PROBLEM

Hours
8
12
8
8
8

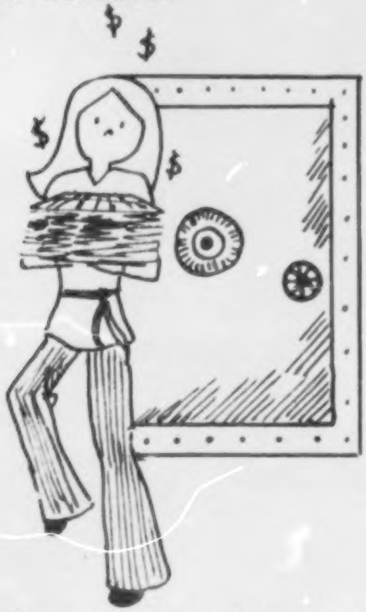
	Hours	Rate	Earning
Regular	40	$4.00	$160.00
Overtime	4	$6.00	24.00
Total Hours	44	Gross Earning	$184.00

COMPLETING A TIME CARD


Week Ending May 21, 1976
Employee Number 13
Name
Withholding Exemptions 2
DAYS
REGULAR
IN
OUT
IN
OUT
OVERTIME
IN
OUT
HOURS
Mon
Tues
Wed
Thurs
Fri
Sat
Sun
HOURS
RATE
EARNINGS
REGULAR
OVERTIME
TOTAL HOURS
GROSS EARNINGS

After you complete the learning activities, you will be able to: correctly complete a time card; figure the gross pay for employees, including figuring overtime; and have a chance to find out if this type of work suits you.

Are you good at working
with numbers?



Would you like working
as a payroll clerk?

If you like working with numbers, this packet will be interesting and fun for you. In this packet you will be working as an assistant to a payroll clerk whose job it is to complete employees' time cards and to calculate each employee's gross pay.

There are many methods by which people are paid on their jobs. One of these methods works the following way: each time a person comes into work and leaves work, he/she must insert a time card into a machine which records the time. At the end of each week the card is gone over to determine the number of hours worked and the amount of money that each employee has earned. The person who usually is in charge of figuring these time cards is a payroll clerk or an accounting clerk.

A payroll clerk must be able to work with numbers, be accurate, be neat, and be able to pay close attention to details so that errors will not be made in an employee's paycheck.

If you think you might be interested in going into a career as a payroll or accounting clerk, the following courses should be taken in high school: business math, record keeping, accounting and office machines.

Now that you have read about time cards, let's turn the page so that you can learn more about the time cards and how to figure gross pay.

LEARNING ACTIVITIES

Before assuming your job as an assistant to a payroll clerk, you need to learn what a time card is as well as other information you will need in your job. You will find this information on Worksheet A on the next three pages (3, 4, 5).

Now that you have read about time cards, see if you can answer the following questions on your own paper.

A. What is the purpose of a time card?

B. What is the time card inserted into to record the time accurately?

C. Match the following: (one left over)

a. Commission	d. Time and a half
b. Fixed salary	e. Time card
c. Gross pay	f. Regular time

_____ 1. Convenient way of recording hours worked

_____ 2. Total amount of money earned

_____ 3. A way of paying salesmen

_____ 4. The hours usually worked each week

_____ 5. A rate paid for each hour beyond the regular 40 hours a week

TO CHECK YOUR ANSWERS, REFER BACK TO WORKSHEET A

You are now ready to begin your duties as an assistant to Jim Davis, payroll clerk for the Jones Trucking Company. There are four time cards which you are to complete on Worksheet B (pages 6 and 7).

WORKSHEET A

Week Ending June 21, 19-
Employee No. 18
Name Bob Davis
Withholding Exemptions 2

Days	Regular				Overtime		Hours
	In	Out	In	Out	In	Out	
Mon.	7:57	12:00	1:00	5:03			8
Tues.	7:59	12:01	1:03	5:04			8
Wed.	8:01	12:02	1:01	5:01	5:05	9:00	12
Thurs.	7:56	11:59	12:57	5:02			8
Fri.	8:02	12:00	1:02	5:04			8
Sat.							
Sun.							

	Hours	Rate	Earning
Regular	40	$3.00	$120.00
Overtime	4	$4.50	18.00
Total Hours	44	Gross Earning	138.00

There are different ways employees are paid. Some employees are paid a fixed salary (for example--$450 per month); some, like lawyers and doctors, are paid a fee; some salesmen are paid a commission (amount of money for each item sold). Many people, though, are paid by the hour and are known as hourly workers.

In this packet we will consider only those people who are paid by the hour. When a person is paid by the hour, his/her number of hours worked must be recorded or kept track of. A time card, such as the one shown above, is used to record these hours.

(continued on next page)

Each time an employee leaves or returns to his job, the time is recorded on a time card. To record this accurately, the time card is inserted in a time clock which prints the time on the card (see illustration below). At the end of each week, the time card will show a record of the time the employee spent on the job each day.

Let's take a closer look at Bob Davis' time card shown on the preceding page. Notice at the top of the card is the following information: Week Ending (this is the end of the week for the pay period); Employee Number (each person on the payroll is assigned a number); Name (employee's) and Withholding Exemptions (this is the number of persons the employee claims for income tax purposes).

Let's now take a look at the number of hours Bob worked. On Monday, Bob checked in at 7:57 which is 3 minutes before 8:00 (the time Bob starts work). Bob is not paid for these three minutes. Notice on Wednesday and Friday, Bob arrived after 8:00. Bob's pay is not deducted for this. Bob's firm has a fifteen minute time allowance. Some firms may not have a time allowance; others may be more or less than fifteen minutes.

Look at the time card and see if you come up with the same number of hours worked each day. Do you agree with the hours shown? Good!

At the bottom of the time card, you will see the total hours worked (regular and overtime), the rate of pay (this is how much the employee makes each hour) and earnings (this is the number of hours multiplied by the rate).

Now, turn the page and let's look at how to arrive at Bob's gross pay.

Gross Pay

Bob Davis usually works a 40-hour week at the rate of $3.00 per hour. You, as a payroll clerk, would need to be very careful in figuring the number of hours worked each day. Some days, as you will see on later time cards, an employee may not work 8 hours each day. Notice that on Wednesday, Bob worked 4 hours overtime.

Anytime an hourly employee works overtime he must, according to the law, be paid at the rate of time and a half. Time and a half is figured by taking the employee's regular rate of pay (in this case $3.00) plus one-half the regular rate ($1.50--divided rate by 2). By adding these figures together ($3.00 + $1.50) the payroll clerk comes up with $4.50, the hourly overtime rate.

Let's now figure Bob's gross pay (total hours worked multiplied by rate):

40 regular hours at $3.00 (multiply $3.00 x 40)	$120.00
4 overtime hours at $4.50 (multiply $4.50 x 4)	18.00
GROSS PAY (regular + overtime)	$138.00

Isn't this easy!!

Let's see if you can figure the gross pay for Jim Jones. Jim worked 40 regular hours and 6 overtime hours. Jim is paid at the hourly rate of $4.00 per hour. See if you can figure Jim's gross pay. (Remember to figure overtime you must multiply the regular rate by 1 1/2).

Have you figured Jim's gross pay?? If you have trouble, refer back to the top of this page and study the illustration shown.

How did you do?? Did you arrive at $196.00? GOOD!!

After you have studied this worksheet carefully, turn back in your packet to page 2.

WORKSHEET B

Directions: You, as payroll clerk for Jones Trucking Company, are to complete the following time cards. Jones Company does not add or subtract from an employee's pay if there is not more than a 15 minute time difference.

Week Ending February 18, 19—
Employee No. 10
Name Louise Adams
Withholding Exemptions 1

Days	Regular				Overtime		Hours
	In	Out	In	Out	In	Out	
Mon.	7:29	11:30	12:31	4:32			
Tues.	7:28	11:29	12:30	4:31			
Wed.	7:27	11:31	12:30	2:30			
Thurs	7:30	11:32	12:32	4:31	4:35	8:35	
Fri	7:33	11:30	12:27	4:28			
Sat.							
Sun.							

	Hours	Rate	Earning
Regular		$5.00	
Overtime			
Total Hours		Gross Earning	

Week Ending February 18, 19—
Employee No. 21
Name Jerry Sams
Withholding Exemptions 3

Days	Regular				Overtime		Hours
	In	Out	In	Out	In	Out	
Mon.	7:25	11:31	12:00	4:05			
Tues.	7:29	11:30	12:01	4:04			
Wed.	7:30	11:32	11:59	4:03	4:10	8:11	
Thurs.	7:22	11:31	12:02	4:02			
Fri	7:29	11:30	12:01	4:07			
Sat.							
Sun.							

	Hours	Rate	Earning
Regular		$6.50	
Overtime			
Total Hours		Gross Earning	

BE SURE TO TURN THE PAGE FOR THE NEXT TWO PROBLEMS

Week Ending February 18, 19–
Employee No. 28
Name Norma Lee
Withholding Exemptions 2

Days	Regular				Overtime		Hours
	In	Out	In	Out	In	Out	
Mon.	8:01	12:02	12:57	5:01			
Tues.	8:00	12:01	1:00	5:03	6:00	8:02	
Wed.	7:58	11:59	1:02	5:05			
Thurs.	8:02	12:03	12:58	4:59			
Fri.	7:57	12:00	1:00	5:00			
Sat.							
Sun.							

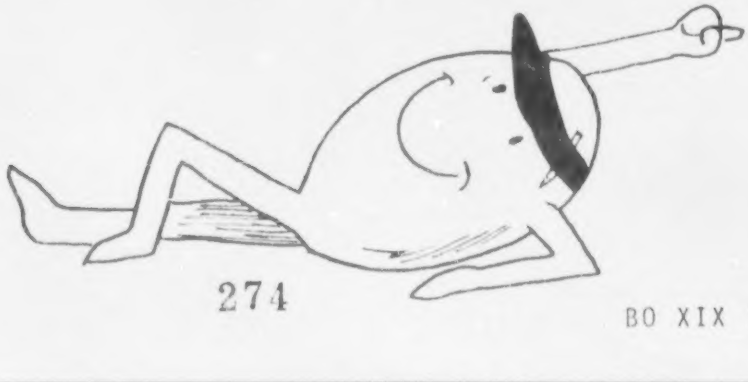
	Hours	Rate	Earning
Regular		$3.60	
Overtime			
Total Hours		Gross Earning	

Week Ending February 18, 19–
Employee No. 36
Name Wayne Harris
Withholding Exemptions 4

Days	Regular				Overtime		Hours
	In	Out	In	Out	In	Out	
Mon.	8:02	12:00	1:01	5:02			
Tues.	10:00	12:04	12:58	5:03			
Wed.	8:01	12:02	1:03	5:01	5:10	8:12	
Thurs.	7:59	12:01	1:04	5:06			
Fri.	7:57	11:59	1:00	3:02			
Sat.							
Sun.							

	Hours	Rate	Earning
Regular		$4.80	
Overtime			
Total Hours		Gross Earning	

ALL FINISHED!! GOOD!! Turn the page to see how you did.



WORKSHEET B - KEY

Louise Adams

Hours
8
8
6
12
8

	Hours	Rate	Earning
Regular	38	$5.00	$190.00
Overtime	4	$7.50	30.00
Total Hours	42	Gross Earning	$220.00

Jerry Sams

Hours
8
8
12
8
8

	Hours	Rate	Earning
Regular	40	$6.50	$260.00
Overtime	4	$9.75	39.00
Total Hours	44	Gross Earning	$299.00

Norma Lee

Hours
8
10
8
8
8

	Hours	Rate	Earning
Regular	40	$3.60	$144.00
Overtime	2	$5.40	10.80
Total Hours	42	Gross Earning	154.80

Wayne Harris

Hours
8
6
11
8
6

	Hours	Rate	Earning
Regular	36	$4.80	$172.80
Overtime	3	$7.20	21.60
Total Hours	39	Gross Earning	$194.40

When you have finished checking your problems, go to the next page.

How are you enjoying your work as an assistant to the payroll clerk?

Now that you have completed four time cards and have found how easy it is, let's do one more to turn in to your teacher. Your teacher will be delighted to see how well you have done.

Complete the following time card to turn in. You may write on this sheet. Fred Payne makes $4.00 an hour.

Week Ending September 18, 19–
Employee No. 5
Name Fred Payne
Withholding Exemptions 3

Days	Regular				Overtime		Hours
	In	Out	In	Out	In	Out	
Mon.	6:59	11:01	12:00	4:05			
Tues.	7:01	11:05	12:01	4:01	4:06	8:10	
Wed.	6:58	10:59	12:02	4:04			
Thurs.	7:02	11:05	12:04	4:02			
Fri.	6:56	11:00	12:00	4:01			
Sat.							
Sun.							

	Hours	Rate	Earning
Regular		$4.00	
Overtime			
Total Hours		Gross Earning	

Now that you have completed the problem, fill in the attitude sheet on the next page and turn both of these pages into your teacher.

If you have enjoyed your work in this packet, you should do the next packet on FILLING OUT A PAYROLL REGISTER.

Name ______________________________

Occupational Cluster & Number Business & Office XIX

STUDENT ATTITUDE SHEET

Please check the block which best describes your feeling toward the activities which you have just completed.

SKILLS OR ACTIVITIES	Enjoyed it very much	Liked it	Didn't like it or didn't dislike it	Not very interesting	Didn't enjoy any part of it
1. Learning about time cards					
2. Figuring hours worked					
3. Figuring regular pay					
4. Figuring overtime pay					
5. Figuring gross pay					
6.					
7.					
8.					
9.					
	Yes	No			
10. Are you now aware of jobs using these skills or activities?					
11. Would you like a job involving these skills or activities?					
12. Would you like to find out more about this area of work?					

13. Comments ______________________________

BUSINESS AND OFFICE

OCCUPATIONAL CLUSTER: Business & Office Occupations

OCCUPATIONAL FAMILY: Accounting, Secretarial, Typing and related*

*Representative Job Titles with DOT Code

Payroll Clerk	215.488
Timekeeper	219.388
Accountant	160.188
Secretary	201.368
Office Manager	169.168

OCCUPATIONAL TASK: Filling out a payroll register

OCCUPATIONAL COMPETENCY: To transfer information from time cards to a payroll register and use tax charts to help in determining net pay.

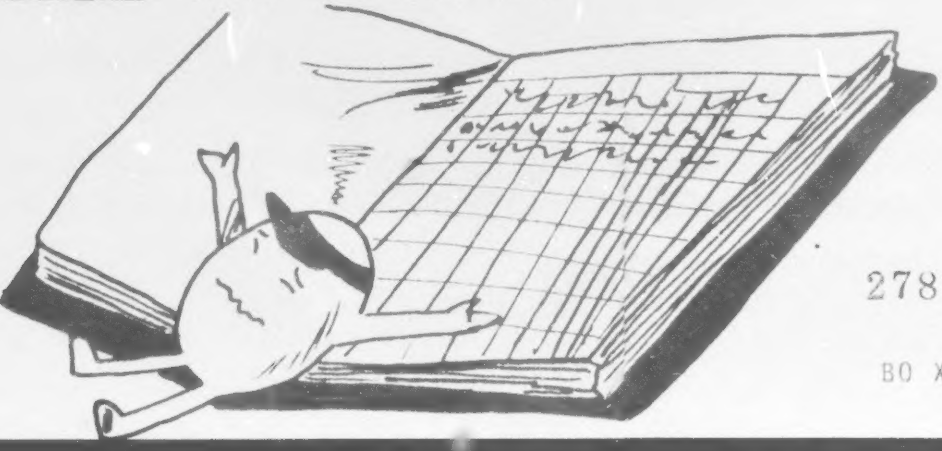
LEARNING OBJECTIVES

Upon completion of the learning activities, the students will be able: to accurately record information from a time card to a payroll register, to use tax charts to help in figuring deductions, to be able to determine net pay, and have a chance to find out if this type of work suits them.

SUGGESTED RESOURCES

This packet is self-contained; but if you wish, you may consult any accounting, record keeping, or business math book for additional materials.

Prerequisite: COMLETING A TIME CARD



FILLING OUT A PAYROLL REGISTER

Before handing this packet to a student

1. Duplicate enough copies of this packet (white and pink sheets) to provide each student with a copy.

   Note: White sheets are reusable and pink sheets are consumable.

2. Gather necessary materials which will consist of: pen or pencil.

3. If you wish additional information on this packet, you might want to read the introductory pages to the student's packet.

EVALUATION PROCEDURES

Upon completion of the activities, the student will turn in a payroll register he/she has completed. An attitude sheet will also be turned in which will help in determining interest in a career involving this skill.

ANSWER KEY

On the next page you will find the answer key to the payroll register the student will turn in upon completion of the packet.

ANSWER KEY

PAYROLL REGISTER

Week Ending February 18, 19--

Name	No. of Exemptions	Total Hours		Hour Rate	Total Earnings	Deductions				Total	Net Pay
		Reg.	O.T.			FICA	Inc. Tax	Dues	Hosp.		
John Adams	3	40	-	$3.50	$140.00	$ 8.19	$ 8.80	$2.25	$1.50	$20.74	$119.26
Louise Adams	2	38	4	4.00	176.00	10.30	18.20	2.25	1.75	32.50	143.50
Jerry Sams	4	40	4	3.50	161.00	9.42	10.40	2.25	2.45	24.52	136.48
Norma Lee	1	40	2	3.80	163.40	9.56	19.10	2.25	3.18	34.09	129.31
Wayne Harris	3	36	3	3.50	141.75	8.29	8.80	2.25	2.10	21.44	120.31

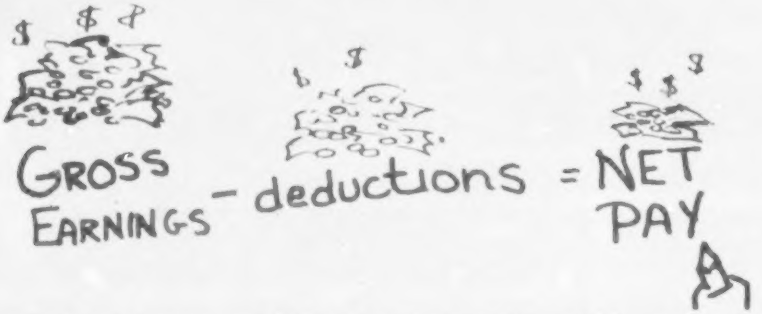
FILLING OUT A PAYROLL REGISTER

Before doing this packet, you should have completed the packet on COMPLETING A TIME CARD.

PAYROLL REGISTER
Deductions

Upon completion of the learning activities, you will be able: to accurately record information from a time card to a payroll register, to use tax charts to help in figuring deductions, to be able to determine net pay, and have a chance to find out if this type of work suits you.

DB


GROSS EARNINGS - deductions = NET PAY

In the last packet, COMPLETING A TIME CARD, you learned about part of what a payroll clerk does and how he or she figures gross pay for employees. The payroll clerk, though, does not stop with figuring gross pay. There are certain deductions (income taxes, social security taxes, insurance, bonds, etc.) that are subtracted from the employee's pay before he or she receives it.

In this packet, you are going to learn how to figure income taxes and social security taxes which must be taken out of a person's gross pay because it is required by federal law. The employee may request that other items; such as, insurance, United States savings bonds, or hospitalization be taken out of his check. When all the deductions have been taken out of the employee's paycheck, the amount of money that remains is known as net pay or take-home pay.

Before going to the activities, let's take a look at some personal qualities that a payroll clerk would need. The most important thing would be for the clerk to be accurate and neat in all the work he/she does. Can you imagine how upset someone would be if his paycheck were incorrect!!!

The payroll clerk should also enjoy working with numbers and be able to make numbers clearly so that there is no chance of them being misunderstood. Paying attention to details is also an important personal quality that the payroll clerk needs.

Classes that would be helpful for you to take in high school if you were interested in this type of career would be: business math, accounting, and office machines.

LEARNING ACTIVITIES

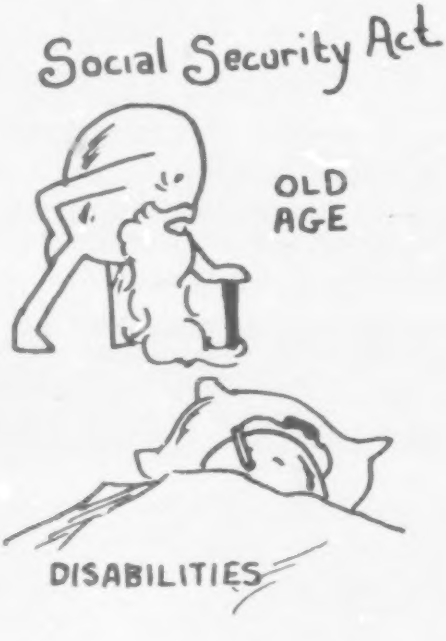
Before learning how to complete a payroll register, let's take a look at some of the items that are part of the payroll register.

In the last packet you learned how to figure regular and overtime hours in order to arrive at gross pay. It would really be nice if we were able to take all of the gross pay home, but this is not the case. There are certain items that must be taken out of our pay because of federal and/or state laws.

Federal withholding tax is automatically taken from every employee's gross pay. The amount taken out is determined by the amount of the employee's earnings and the number of people he is supporting (exemptions). An employee may claim one exemption for himself and one for each of his dependents (wife, each dependent child, etc.).

To figure this tax the payroll clerk has a printed tax table which is furnished by the Internal Revenue Service. Later, you will be given the opportunity to use a tax table.

Another deduction that comes out of the employee's paycheck was brought about by the Social Security Act which is also known as the Federal Insurance Contributions Act (FICA). At the present time (1976) FICA requires that 5.85 percent be deducted from the first $15,300 of each employee's annual earnings. These rates are subject to increase by act of Congress. This tax represents the employee's contribution toward his retirement, survivor's benefits, and disability insurance. A tax table is also provided to figure FICA taxes.



Other deductions that might be taken out of an employee's paycheck are: hospitalization, life insurance, United States savings bonds, union dues, and stocks. These are usually optional deductions. In some states there are laws that require a person to pay a tax for unemployment insurance benefits or a state income tax.

hospitalization
STOCKS
Life Insurance

Are you ready to see how to figure the net pay for employees? OK--let's see how it is done.

On Worksheet A on page 5, you will find part of the table for the federal withholding tax. On Worksheet B on page 6, you will find part of the social security (FICA) tax table. The entire tables consist of too many pages so for our purposes we will be using only part of the tables.

Using these tables and the information below, let's figure the net pay for John Adams.

Last week John worked 40 hours and earned $3.50 an hour. His total gross pay amounted to $140.00 (40 x $3.50). He claims 3 exemptions and has the following deductions besides federal and social security taxes: hospitalization, $1.50 and union dues, $2.25.

The first thing you need to do is to turn to Worksheet A, page 5, and figure out how much federal withholding tax must be taken out of John's check. The first two columns are used to find the total wages which in this case amount to $140. Do you see the line which contains at least 140 but less than 145? Now we need to follow across that line to the column which has 3 exemptions at the top. Can you do that? What amount did you come up with?? You should have gotten 8.80. That means that John must pay $8.80 federal withholding tax.

Now let's figure how much social security tax John must pay. Look at Worksheet B on page 6. Can you find the line that $140 would fit in? How about 139.92 - 140.09 since $140 is more than 139.92 but less than 140.09? Look at the column next to these figures and see how much tax is withheld. Did you get 8.19?? Good!! That means that John must pay $8.19 for social security.

I think we are now ready to see how John's net pay is figured. To do this, turn to the next page.

Let's review what we did on the preceding page. We learned that John made $140.00 gross pay last week. His federal withholding tax amounted to $8.80 and his social security (FICA) tax amounted to $8.19. His other deductions were $1.50 for hospitalization and $2.25 for his union dues.

Notice how these figures were filled in below to come up with John's net pay.

Gross Pay		$140.00
Federal withholding tax	8.80	
FICA tax	8.19	
Hospitalization	1.50	
Union dues	2.25	
Total		20.74
Net Pay		$119.26

All the deductions were totaled to come up with the total of 20.74. This amount was then subtracted from the gross pay of 140.00 to come up with the net pay of 119.26.

GROSS
- DEDUCTIONS
NET PAY

Now that you have seen how easy it is to figure net pay, it is time for you to do some on your own.

If you will turn to page 7 you will find four time cards for four employees of the Hayes Manufacturing Company. Below each of the time cards you will find information about the deductions that each of these employees has. You will use the information given on page 7 to determine net pay for each of the employees using the same type of chart we used in the illustration above. The charts for figuring the net pay will be found on page 8.

PAGE 7
Please!

WORKSHEET A

MARRIED Persons — **WEEKLY** Payroll Period

And the wages are—		And the number of withholding allowances claimed is—										
At least	But less than	0	1	2	3	4	5	6	7	8	9	10 or more
		The amount of income tax to be withheld shall be—										
$0	$48	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
48	49	.10	0	0	0	0	0	0	0	0	0	0
49	50	.20	0	0	0	0	0	0	0	0	0	0
50	51	.40	0	0	0	0	0	0	0	0	0	0
51	52	.60	0	0	0	0	0	0	0	0	0	0
52	53	.80	0	0	0	0	0	0	0	0	0	0
53	54	.90	0	0	0	0	0	0	0	0	0	0
54	55	1.10	0	0	0	0	0	0	0	0	0	0
55	56	1.30	0	0	0	0	0	0	0	0	0	0
56	57	1.40	0	0	0	0	0	0	0	0	0	0
57	58	1.60	0	0	0	0	0	0	0	0	0	0
58	59	1.80	0	0	0	0	0	0	0	0	0	0
59	60	1.90	0	0	0	0	0	0	0	0	0	0
60	62	2.20	0	0	0	0	0	0	0	0	0	0
62	64	2.50	.10	0	0	0	0	0	0	0	0	0
64	66	2.90	.40	0	0	0	0	0	0	0	0	0
66	68	3.20	.80	0	0	0	0	0	0	0	0	0
68	70	3.60	1.10	0	0	0	0	0	0	0	0	0
70	72	3.90	1.40	0	0	0	0	0	0	0	0	0
72	74	4.20	1.80	0	0	0	0	0	0	0	0	0
74	76	4.60	2.10	0	0	0	0	0	0	0	0	0
76	78	4.90	2.50	0	0	0	0	0	0	0	0	0
78	80	5.30	2.80	.40	0	0	0	0	0	0	0	0
80	82	5.60	3.10	.70	0	0	0	0	0	0	0	0
82	84	5.90	3.50	1.00	0	0	0	0	0	0	0	0
84	86	6.30	3.80	1.40	0	0	0	0	0	0	0	0
86	88	6.60	4.20	1.70	0	0	0	0	0	0	0	0
88	90	7.00	4.50	2.10	0	0	0	0	0	0	0	0
90	92	7.30	4.80	2.40	0	0	0	0	0	0	0	0
92	94	7.60	5.20	2.70	.30	0	0	0	0	0	0	0
94	96	8.00	5.50	3.10	.60	0	0	0	0	0	0	0
96	98	8.30	5.90	3.40	1.00	0	0	0	0	0	0	0
98	100	8.70	6.20	3.80	1.30	0	0	0	0	0	0	0
100	105	9.40	6.80	4.30	1.90	0	0	0	0	0	0	0
105	110	10.40	7.70	5.20	2.70	.30	0	0	0	0	0	0
110	115	11.40	8.60	6.00	3.60	1.10	0	0	0	0	0	0
115	120	12.40	9.60	6.90	4.40	2.00	0	0	0	0	0	0
120	125	13.40	10.60	7.70	5.30	2.80	.40	0	0	0	0	0
125	130	14.40	11.60	8.70	6.10	3.70	1.20	0	0	0	0	0
130	135	15.40	12.60	9.70	7.00	4.50	2.10	0	0	0	0	0
135	140	16.40	13.60	10.70	7.80	5.40	2.90	.50	0	0	0	0
140	145	17.40	14.60	11.70	8.80	6.20	3.80	1.30	0	0	0	0
145	150	18.40	15.60	12.70	9.80	7.10	4.60	2.20	0	0	0	0
150	160	19.90	17.10	14.20	11.30	8.40	5.90	3.50	1.00	0	0	0
160	170	21.90	19.10	16.20	13.30	10.40	7.60	5.20	2.70	.30	0	0
170	180	23.90	21.10	18.20	15.30	12.40	9.50	6.90	4.40	2.00	0	0
180	190	25.60	23.10	20.20	17.30	14.40	11.50	8.60	6.10	3.70	1.20	0
190	200	27.30	24.80	22.20	19.30	16.40	13.50	10.60	7.80	5.40	2.90	.50
200	210	29.00	26.50	24.10	21.30	18.40	15.50	12.60	9.80	7.10	4.60	2.20
210	220	30.70	28.20	25.80	23.30	20.40	17.50	14.50	11.80	8.90	6.30	3.90
220	230	32.40	29.90	27.50	25.00	22.40	19.50	16.60	13.80	10.90	8.00	5.60
230	240	34.10	31.60	29.20	26.70	24.30	21.50	18.60	15.80	12.90	10.00	7.30
240	250	35.80	33.30	30.90	28.40	26.00	23.50	20.60	17.80	14.90	12.00	9.10
250	260	37.50	35.00	32.60	30.10	27.70	25.20	22.60	19.80	16.90	14.00	11.10
260	270	39.20	36.70	34.30	31.80	29.40	26.90	24.50	21.80	18.90	16.00	13.10
270	280	41.70	38.40	36.00	33.50	31.10	28.60	26.20	23.70	20.90	18.00	15.10
280	290	44.20	40.60	37.70	35.20	32.80	30.30	27.90	25.40	22.90	20.00	17.10
290	300	46.70	43.10	39.50	36.90	34.50	32.00	29.60	27.10	24.70	22.00	19.10
300	310	49.20	45.60	42.00	38.60	36.20	33.70	31.30	28.80	26.40	23.90	21.10
310	320	51.70	48.10	44.50	40.90	37.90	35.40	33.00	30.50	28.10	25.60	23.10

(Continued on next page)

WORKSHEET B

Social Security Employee Tax Table—Continued

5.85 percent employee tax deductions

Wages		Tax to be withheld	Wages		Tax to be withheld	Wages		Tax to be withheld	Wages		Tax to be withheld
At least	But less than		At least	But less than		At least	But less than		At least	But less than	
$133.25	$133.42	$7.80	$144.36	$144.53	$8.45	$155.48	$155.65	$9.10	$166.59	$166.76	$9.75
133.42	133.59	7.81	144.53	144.71	8.46	155.65	155.82	9.11	166.76	166.93	9.76
133.59	133.77	7.82	144.71	144.88	8.47	155.82	155.99	9.12	166.93	167.10	9.77
133.77	133.94	7.83	144.88	145.05	8.48	155.99	156.16	9.13	167.10	167.27	9.78
133.94	134.11	7.84	145.05	145.22	8.49	156.16	156.33	9.14	167.27	167.44	9.79
134.11	134.28	7.85	145.22	145.39	8.50	156.33	156.50	9.15	167.44	167.61	9.80
134.28	134.45	7.86	145.39	145.56	8.51	156.50	156.67	9.16	167.61	167.78	9.81
134.45	134.62	7.87	145.56	145.73	8.52	156.67	156.84	9.17	167.78	167.95	9.82
134.62	134.79	7.88	145.73	145.90	8.53	156.84	157.01	9.18	167.95	168.12	9.83
134.79	134.96	7.89	145.90	146.07	8.54	157.01	157.18	9.19	168.12	168.30	9.84
134.96	135.13	7.90	146.07	146.24	8.55	157.18	157.36	9.20	168.30	168.47	9.85
135.13	135.30	7.91	146.24	146.42	8.56	157.36	157.53	9.21	168.47	168.64	9.86
135.30	135.48	7.92	146.42	146.59	8.57	157.53	157.70	9.22	168.64	168.81	9.87
135.48	135.65	7.93	146.59	146.76	8.58	157.70	157.87	9.23	168.81	168.98	9.88
135.65	135.82	7.94	146.76	146.93	8.59	157.87	158.04	9.24	168.98	169.15	9.89
135.82	135.99	7.95	146.93	147.10	8.60	158.04	158.21	9.25	169.15	169.32	9.90
135.99	136.16	7.96	147.10	147.27	8.61	158.21	158.38	9.26	169.32	169.49	9.91
136.16	136.33	7.97	147.27	147.44	8.62	158.38	158.55	9.27	169.49	169.66	9.92
136.33	136.50	7.98	147.44	147.61	8.63	158.55	158.72	9.28	169.66	169.83	9.93
136.50	136.67	7.99	147.61	147.78	8.64	158.72	158.89	9.29	169.83	170.00	9.94
136.67	136.84	8.00	147.78	147.95	8.65	158.89	159.06	9.30	170.00	170.18	9.95
136.84	137.01	8.01	147.95	148.12	8.66	159.06	159.24	9.31	170.18	170.35	9.96
137.01	137.18	8.02	148.12	148.30	8.67	159.24	159.41	9.32	170.35	170.52	9.97
137.18	137.36	8.03	148.30	148.47	8.68	159.41	159.58	9.33	170.52	170.69	9.98
137.36	137.53	8.04	148.47	148.64	8.69	159.58	159.75	9.34	170.69	170.86	9.99
137.53	137.70	8.05	148.64	148.81	8.70	159.75	159.92	9.35	170.86	171.03	10.00
137.70	137.87	8.06	148.81	148.98	8.71	159.92	160.09	9.36	171.03	171.20	10.01
137.87	138.04	8.07	148.98	149.15	8.72	160.09	160.26	9.37	171.20	171.37	10.02
138.04	138.21	8.08	149.15	149.32	8.73	160.26	160.43	9.38	171.37	171.54	10.03
138.21	138.38	8.09	149.32	149.49	8.74	160.43	160.60	9.39	171.54	171.71	10.04
138.38	138.55	8.10	149.49	149.66	8.75	160.60	160.77	9.40	171.71	171.89	10.05
138.55	138.72	8.11	149.66	149.83	8.76	160.77	160.95	9.41	171.89	172.06	10.06
138.72	138.89	8.12	149.83	150.00	8.77	160.95	161.12	9.42	172.06	172.23	10.07
138.89	139.06	8.13	150.00	150.18	8.78	161.12	161.29	9.43	172.23	172.40	10.08
139.06	139.24	8.14	150.18	150.35	8.79	161.29	161.46	9.44	172.40	172.57	10.09
139.24	139.41	8.15	150.35	150.52	8.80	161.46	161.63	9.45	172.57	172.74	10.10
139.41	139.58	8.16	150.52	150.69	8.81	161.63	161.80	9.46	172.74	172.91	10.11
139.58	139.75	8.17	150.69	150.86	8.82	161.80	161.97	9.47	172.91	173.08	10.12
139.75	139.92	8.18	150.86	151.03	8.83	161.97	162.14	9.48	173.08	173.25	10.13
139.92	140.09	8.19	151.03	151.20	8.84	162.14	162.31	9.49	173.25	173.42	10.14
140.09	140.26	8.20	151.20	151.37	8.85	162.31	162.48	9.50	173.42	173.59	10.15
140.26	140.43	8.21	151.37	151.54	8.86	162.48	162.65	9.51	173.59	173.77	10.16
140.43	140.60	8.22	151.54	151.71	8.87	162.65	162.83	9.52	173.77	173.94	10.17
140.60	140.77	8.23	151.71	151.89	8.88	162.83	163.00	9.53	173.94	174.11	10.18
140.77	140.95	8.24	151.89	152.06	8.89	163.00	163.17	9.54	174.11	174.28	10.19
140.95	141.12	8.25	152.06	152.23	8.90	163.17	163.34	9.55	174.28	174.45	10.20
141.12	141.29	8.26	152.23	152.40	8.91	163.34	163.51	9.56	174.45	174.62	10.21
141.29	141.46	8.27	152.40	152.57	8.92	163.51	163.68	9.57	174.62	174.79	10.22
141.46	141.63	8.28	152.57	152.74	8.93	163.68	163.85	9.58	174.79	174.96	10.23
141.63	141.80	8.29	152.74	152.91	8.94	163.85	164.02	9.59	174.96	175.13	10.24
141.80	141.97	8.30	152.91	153.08	8.95	164.02	164.19	9.60	175.13	175.30	10.25
141.97	142.14	8.31	153.08	153.25	8.96	164.19	164.36	9.61	175.30	175.48	10.26
142.14	142.31	8.32	153.25	153.42	8.97	164.36	164.53	9.62	175.48	175.65	10.27
142.31	142.48	8.33	153.42	153.59	8.98	164.53	164.71	9.63	175.65	175.82	10.28
142.48	142.65	8.34	153.59	153.77	8.99	164.71	164.88	9.64	175.82	175.99	10.29
142.65	142.83	8.35	153.77	153.94	9.00	164.88	165.05	9.65	175.99	176.16	10.30
142.83	143.00	8.36	153.94	154.11	9.01	165.05	165.22	9.66	176.16	176.33	10.31
143.00	143.17	8.37	154.11	154.28	9.02	165.22	165.39	9.67	176.33	176.50	10.32
143.17	143.34	8.38	154.28	154.45	9.03	165.39	165.56	9.68	176.50	176.67	10.33
143.34	143.51	8.39	154.45	154.62	9.04	165.56	165.73	9.69	176.67	176.84	10.34
143.51	143.68	8.40	154.62	154.79	9.05	165.73	165.90	9.70	176.84	177.01	10.35
143.68	143.85	8.41	154.79	154.96	9.06	165.90	166.07	9.71	177.01	177.18	10.36
143.85	144.02	8.42	154.96	155.13	9.07	166.07	166.24	9.72	177.18	177.36	10.37
144.02	144.19	8.43	155.13	155.30	9.08	166.24	166.42	9.73	177.36	177.53	10.38
144.19	144.36	8.44	155.30	155.48	9.09	166.42	166.59	9.74	177.53	177.70	10.39

Listed below are the time cards and deductions for four employees of the Hayes Manufacturing Company. Use forms on next page to figure problems.

Week Ending February 18, 19—
Card No. 10
Name Louise Adams
Withholding Exemptions 2

Days	Regular				Overtime		Hours
	In	Out	In	Out	In	Out	
M	7^{29}	11^{30}	12^{31}	4^{32}			8
TU	7^{28}	11^{29}	12^{30}	4^{31}			8
W	7^{27}	11^{31}	12^{30}	2^{30}			6
TH	7^{30}	11^{32}	12^{32}	4^{31}	4^{35}	8^{35}	12
F	7^{33}	11^{30}	12^{27}	4^{28}			8

	Hours	Rate	Earnings
Regular	38	$4.00	$152.00
Overtime	4	6.00	24.00
Total Hours	42	Gross Earnings	176.00

Deductions: Union Dues, $2.25
Hospitalization, $1.75

Week Ending February 18, 19-
Card No. 21
Name Jerry Sams
Withholding Exemptions 4

Days	Regular				Overtime		Hours
	In	Out	In	Out	In	Out	
M	7^{25}	11^{31}	12^{00}	4^{05}			8
TU	7^{27}	11^{30}	12^{01}	4^{04}			8
W	7^{30}	11^{32}	11^{59}	4^{03}	4^{10}	8^{11}	12
TH	7^{22}	11^{31}	12^{02}	4^{02}			8
F	7^{27}	11^{30}	12^{01}	4^{07}			8

	Hours	Rate	Earnings
Regular	40	3.50	140.00
Overtime	4	5.25	21.00
Total Hours	44	Gross Earnings	161.00

Deductions: Union Dues, $2.25
Hospitalization, $2.45

Week Ending February 8, 19-
Card No. 28
Name Norma Lee
Withholding Exemptions 1

Days	Regular				Overtime		Hours
	In	Out	In	Out	In	Out	
M	8^{01}	12^{02}	12^{59}	5^{01}			8
TU	8^{00}	12^{01}	1^{00}	5^{03}	6^{00}	8^{02}	10
W	7^{58}	11^{59}	1^{02}	5^{05}			8
TH	8^{02}	12^{03}	12^{58}	4^{59}			8
F	7^{57}	12^{00}	1^{00}	5^{00}			8

	Hours	Rate	Earnings
Regular	40	3.80	152.00
Overtime	2	5.70	11.40
Total Hours	42	Gross Earnings	163.40

Deductions: Union Dues, $2.25
Hospitalization, $3.10

Week Ending February 18, 19-
Card No. 36
Name Wayne Harris
Withholding Exemptions 3

Days	Regular				Overtime		Hours
	In	Out	In	Out	In	Out	
M	8^{02}	12^{01}	1^{01}	5^{02}			8
TU	10^{00}	12^{04}	12^{58}	5^{03}			6
W	8^{01}	12^{02}	1^{03}	5^{01}	5^{10}	8^{12}	11
TH	7^{59}	12^{01}	1^{04}	5^{06}			8
F	7^{57}	11^{59}	1^{00}	3^{02}			6

	Hours	Rate	Earnings
Regular	36	3.50	126.00
Overtime	3	5.25	15.75
Total Hours	39	Gross Earnings	141.75

Deductions: Union Dues, $2.25
Hospitalization, $2.10

BO XX (7)

Are you ready to figure the net pay for each of the employees on the preceding page? Only the optional deductions were shown below the time cards. REMEMBER: You will have to use the federal withholding table on page 5 and the social security table on page 6 to figure the federal withholding tax and the FICA tax for each of the employees. You may write on this page.

Louise Adams (2 exemptions)

Gross Pay ________
Federal tax ________
FICA tax ________
Hosp. ________
Union dues ________
Total ________
Net Pay ________

Jerry Sams (4 exemptions)

Gross Pay ________
Federal tax ________
FICA tax ________
Hosp. ________
Union dues ________
Total ________
Net Pay ________

Norma Lee (1 exemption)

Gross Pay ________
Federal tax ________
FICA tax ________
Hosp. ________
Union dues ________
Total ________
Net Pay ________

Wayne Harris (3 exemptions)

Gross Pay ________
Federal tax ________
FICA tax ________
Hosp. ________
Union dues ________
Total ________
Net Pay ________

WHEN YOU FINISH, TURN TO THE NEXT PAGE.

If your answers are different from the ones below, check to make sure you added correctly and subtracted correctly. Also check to make sure you have entered the right figures in each of the blanks.

Louise Adams (2 exemptions)

Gross Pay		$176.00
Federal tax	18.20	
FICA tax	10.30	
Hosp.	1.75	
Union dues	2.25	
Total		32.50
Net Pay		$143.50

Jerry Sams (4 exemptions)

Gross Pay		$161.00
Federal tax	10.40	
FICA tax	9.42	
Hosp.	2.45	
Union dues	2.25	
Total		24.52
Net Pay		$136.48

N[illegible]ma Lee (1 exemption)

Gross Pay		$163.40
Federal tax	19.10	
FICA tax	9.56	
Hosp.	3.18	
Union dues	2.25	
Total		34.09
Net Pay		$129.31

Wayne Harris (3 exemptions)

Gross Pay		$141.75
Federal tax	8.80	
FICA tax	8.29	
Hosp.	2.10	
Union dues	2.25	
Total		21.44
Net Pay		$120.31

Now that you have learned how to figure net pay using time cards and the tax tables, let's turn the page and learn about the payroll register and see how all of these figures are entered on the payroll register.

The payroll register contains many items as you can see in the illustration below. The preparing of the payroll register is a big responsibility and it requires that the person doing it be very accurate and neat in recording the information onto the register.

It is from the payroll register that employees are paid so if there is a mistake, the employee will get the wrong amount of money. A mistake like this would cause quite a bit of work and would not look too good on the part of the payroll clerk.

To show you how to enter the figures, the first one has been done for John Adams. You are to use the information on pages 7 and 8 to enter the information for Louise Adams, Jerry Sams, Norma Lee and Wayne Harris.

PAYROLL REGISTER

Week Ending February 18, 19--

Name	No.of Ex-emp. tions	Total Hours		Hour Rate	Total Earn-ings	Deductions				Total	Net Pay
		Reg.	O.T.			FICA	Inc. Tax	Dues	Hosp.		
John Adams	3	40	-	$3.50	$140.00	$ 8.19	$ 8.80	$2.25	$1.50	$20.74	$119.26

When you finish do the attitude sheet on the next page (pink)

and then turn both of these papers into your teacher.

If you enjoyed this packet, be sure to do the next packet on PAYING EMPLOYEES BY CASH.

Name ______________________________

Occupational Cluster & Number Business & Office XX

STUDENT ATTITUDE SHEET

Please check the block which best describes your feeling toward the activities which you have just completed.

SKILLS OR ACTIVITIES	Enjoyed it very much	Liked it	Didn't like it or didn't dislike it	Not very interesting	Didn't enjoy any part of it
1. Learning about a payroll register					
2. Figuring withholding tax					
3. Figuring FICA					
4. Determining net pay					
5. Completing a payroll register					
6. Working with numbers					
7.					
8.					
9.					
	Yes	No			
10. Are you now aware of jobs using these skills or activities?					
11. Would you like a job involving these skills or activities?					
12. Would you like to find out more about this area of work?					

13. Comments ______________________________

BUSINESS AND OFFICE

OCCUPATIONAL CLUSTER: Business & Office Occupations

OCCUPATIONAL FAMILY: Accounting, Secretarial, Typing and related*

*Representative Job Titles with DOT Code

Payroll Clerk	215.488
Paymaster	219.388
Accountant	160.188
Secretary	201.368
Office Manager	169.168

OCCUPATIONAL TASK: Paying employees by cash

OCCUPATIONAL COMPETENCY: To learn how employees are sometimes paid by using a currency breakup sheet and a currency memorandum sheet.

LEARNING OBJECTIVES

Upon completion of this packet, the students will be able to: complete a currency breakup sheet and a currency memorandum sheet in order to pay employees with cash and have a chance to find out if this type of work suits them.

SUGGESTED RESOURCES

This packet is self-contained; but if you wish, you may consult any accounting, record keeping, or business math book for additional information.

Prerequisite: FILLING OUT A PAYROLL REGISTER

PAYING EMPLOYEES BY CASH

Before handing this packet to a student

1. Duplicate enough copies of this packet (white and pink sheets) to provide each student with a copy.

   Note: White sheets are reusable and pink sheets are consumable.

2. Gather necessary materials which will consist of: pen or pencil.

3. If you wish additional information on this subject, you might read the introductory pages to the student's packet.

EVALUATION PROCEDURES

Upon completion of the packet, the student will turn in a currency breakup sheet and a currency memorandum sheet that he/she has completed. An attitude sheet will also be turned in which will help in determining interest in a career involving this skill.

ANSWER KEY

On the next page you will find the answer keys for the currency breakup sheet and the currency memorandum sheet the student will turn in upon completion of the packet.

ANSWER KEY

CURRENCY BREAKUP

FOR PAYROLL FOR WEEK ENDING March 2, 19--

NAME OF EMPLOYEE	CASH TO BE PAID		BILLS				COINS				
			$20	$10	$5	$1	50¢	25¢	10¢	5¢	1¢
J. R. Clay	127	50	6		1	2	1				
L. L. Null	141	03	7			1					3
R. J. Fisk	148	81	7		1	3	1	1		1	1
D. E. Glass	137	34	6	1	1	2		1		1	4
TOTALS	554	68	26	1	3	8	2	2	-	2	8

CURRENCY MEMORANDUM

DATE: March 2, 19--

DENOMINATIONS	QUANTITY	VALUE	
Twenties	26	520	00
Tens	1	10	00
Fives	3	15	00
Ones	8	8	00
Halves	2	1	00
Quarters	2		50
Dimes			
Nickles	2		10
Pennies	8		08
TOTAL		554	68

PAYING EMPLOYEES BY CASH

Before doing this packet, you should have completed the packet on FILLING OUT A PAYROLL REGISTER.

Upon completion of the learning activities, you will be able to: complete a currency breakup sheet and a currency memorandum sheet in order to pay employees with cash and have a chance to find out if this type of work suits you.

DB

Some employees are paid by cash. In this packet you will learn how the payroll clerk goes about getting ready to pay employees by cash.

The payroll clerk must be accurate in getting all the facts so that he/she will know exactly how much each employee is to get. In the last packet you saw how the payroll clerk figured the taxes and other deductions in order to come up with the net pay for each employee. You then used these facts and figures to complete a payroll register.

You will be using the payroll register in this packet to figure the cash you need to pay these employees in your role as payroll clerk in the Hayes Manufacturing Corporation.

Keep in mind the personal qualities stressed in the last packet that you be neat and accurate in all your work. Make sure all your figures and words are written neatly and clearly so that there is no misunderstanding.

Other careers besides that of a payroll clerk in which you would need to know how to pay employees by cash include: a paymaster, a secretary, an accounting clerk or an office manager. The educational requirements and the salaries will vary for these different careers.

LEARNING ACTIVITIES

After all the employees' pay has been figured and the payroll register completed, payment may be made in one of two ways--by check or by cash. In the next packet you will see how employees are paid by check.

Let's look now at what is involved in paying employees by cash.

When the payroll clerk starts getting the employees' payroll envelopes ready, he must make sure that he has the right number of bills and coins on hand. To help him do this, he makes out a currency breakup sheet. This will enable him to know what denominations of money he will need to have on hand so each employee will receive the exact amount of cash.

To see how the currency breakup sheet works, we will use the payroll register that you did in the last packet. The payroll register is shown below. To see how this is used, turn to the next page.

PAYROLL REGISTER

Week Ending February 18, 19--

Name	No. of Ex-emp-tions	Total Hours		Hour Rate	Total Earn-ings	Deductions				Total	Net Pay
		Reg.	O.T.			FICA	Inc. Tax	Dues	Hosp.		
John Adams	3	40	-	$3.50	$140.00	$ 8.19	$ 8.80	$2.25	$1.50	$20.74	$119.26
Louise Adams	2	38	4	4.00	176.00	10.30	18.20	2.25	1.75	32.50	143.50
Jerry Sams	4	40	4	3.50	161.00	9.42	10.40	2.25	2.45	24.52	136.48
Norma Lee	1	40	2	3.80	163.40	9.56	19.10	2.25	3.18	34.09	129.31
Wayne Harris	3	36	3	3.50	141.75	8.29	8.80	2.25	2.10	21.44	120.31

The payroll clerk is now ready to do the currency breakup sheet shown at the bottom of this page. To do this, he first writes the name of each employee and his net pay on the currency breakup sheet using the payroll register. This has already been done. The next thing he does is break down the net pay into the number of each denomination of bills and the number of each of the coins that will be needed to go into each employee's pay envelope.

If you look at the illustration, you will see that the largest denomination of bills used is $20. The reason for this is because the employee may find it difficult to get larger bills changed in the retail stores.

With the denominations that are listed on the currency breakup sheet, the payroll clerk will determine the bills and coins needed to pay each employee using the largest denominations. You will see that the first employee's pay has been broken down for you to show how it should be done. If you add up the amounts listed for John Adams, you will obtain the following:

5 - $20	$100.00
1 - $10	10.00
1 - $5	5.00
4 - $1	4.00
1 - 25¢	.25
1 - 1¢	.01
	$119.26

* $20 goes into $119.25 five times with $ 19.25 left.
* $10 will go into $19.25 one time with $ 9.25 left.
* $5 goes into $ 9.25 one time

Peep is showing you how the payroll clerk arrived at these denominations.

Now that you have seen how this is done, you are to complete the currency breakup sheet for the other four employees listed and then total each column.

CURRENCY BREAKUP

FOR PAYROLL FOR WEEK ENDING Feb. 18, 19 --

NAME OF EMPLOYEE	CASH TO BE PAID		BILLS				COINS				
			$20	$10	$5	$1	50¢	25¢	10¢	5¢	1¢
John Adams	119	26	5	1	1	4		1			1
Louise Adams	143	50									
Jerry Sams	136	48									
Norma Lee	129	31									
Wayne Harris	120	31									
TOTALS	648	86									

How did you do??? Check your answers with the form below.

CURRENCY BREAKUP

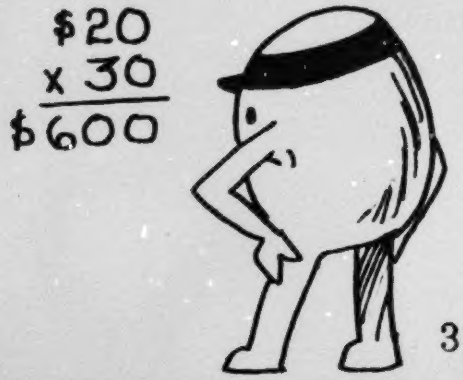
FOR PAYROLL FOR WEEK ENDING Feb. 18, 19--

NAME OF EMPLOYEE	CASH TO BE PAID		BILLS				COINS				
			$20	$10	$5	$1	50¢	25¢	10¢	5¢	1¢
John Adams	119	26	5	1	1	4		1			1
Louise Adams	143	50	7			3	1				
Jerry Sams	136	48	6	1	1	1		1	2		3
Norma Lee	129	31	6		1	4		1		1	1
Wayne Harris	120	31	6					1		1	1
TOTALS	648	86	30	2	3	12	1	4	2	2	6

That wasn't too hard!!! You do have to be very careful that you have broken down each employee's pay correctly. You can double check this by doing what we did on the preceding page to check John Adam's paycheck.

Now that you have completed the currency breakup sheet, you need to take the totals at the bottom of the form for each bill and coin denomination and write this information on the currency memorandum shown below. The payroll clerk will take this form to the bank, along with a check for the total amount, so he can receive the currency in the desired denominations.

Using the totals from the currency breakup sheet shown above, complete the currency memorandum sheet to the right. The first one has been done for you. When you finish, go on the next page.



CURRENCY MEMORANDUM

DATE: February 18, 19--

DENOMINATIONS	QUANTITY	VALUE	
Twenties	30	600	00
Tens			
Fives			
Ones			
Halves			
Quarters			
Dimes			
Nickels			
Pennies			
TOTAL			

You can check your currency memorandum sheet with the one shown on the right.

CURRENCY MEMORANDUM

DATE: February 18, 19--

DENOMINATIONS	QUANTITY	VALUE	
Twenties	30	600	00
Tens	2	20	00
Fives	3	15	00
Ones	12	12	00
Halves	1		50
Quarters	4	1	00
Dimes	2		20
Nickles	2		10
Pennies	6		06
TOTAL		648	86

Now that you know that you can complete a currency breakup sheet and do a currency memorandum sheet, it is time for you to do one more of each one of these.

To complete these sheets, use the information on the payroll register shown below. Be sure that you are neat and accurate in all of your work and that you double check all of your figures and facts. You will find the forms on which to do these activities on the next page.

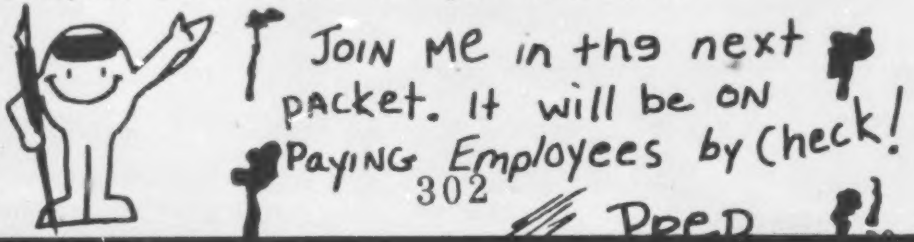
WEEK ENDING March 2, 19--

NAME OF EMPLOYEE	NO. OF EXEMPTIONS	HOURS WORKED						TOTAL HOURS WORKED	RATE PER HOUR	EARNINGS AT REGULAR RATE	BONUS FOR OVERTIME	TOTAL WAGES	DEDUCTIONS			NET PAY
		M	T	W	T	F	S						SOCIAL SECURITY (F.I.C.A.)	FEDERAL WITH. TAX	TOTAL DEDUC.	
.R. Clay	2	8	9	9	8	8		42	3 50	140 00	10 50	150 50	8 80	14 20	23 00	127 50
.L. Null	1	10	8	8	7	8		41	4 10	159 90	12 30	172 20	10 07	21 10	31 17	141 03
.J. Fisk	4	9	8	10	8	8		43	3 80	152 00	17 10	169 10	9 89	10 40	20 29	148 81
.E. Glass	3	8	8	8	8	8		40	4 00	160 00	---	160 00	9 36	13 30	22 66	137 34

CURRENCY BREAKUP											
FOR PAYROLL FOR WEEK ENDING __________, 19____											
NAME OF EMPLOYEE	CASH TO BE PAID		BILLS				COINS				
			$20	$10	$5	$1	50¢	25¢	10¢	5¢	1¢
TOTALS											

CURRENCY MEMORANDUM			
DATE: __________			
DENOMINATIONS	QUANTITY	VALUE	
Twenties			
Tens			
Fives			
Ones			
Halves			
Quarters			
Dimes			
Nickles			
Pennies			
TOTAL			

When you complete these forms, turn to the attitude sheet on the pink sheet at the end of this packet and complete it. When you finish, turn this page and the attitude sheet into your teacher so he/she can see how well you have done.


JOIN ME in the next packet. It will be ON Paying Employees by Check!
PReD

Name ______________________

Occupational Cluster & Number Business & Office XXI

STUDENT ATTITUDE SHEET

Please check the block which best describes your feeling toward the activities which you have just completed.

SKILLS OR ACTIVITIES	Enjoyed it very much 	Liked it 	Didn't like it or didn't dislike it 	Not very interesting 	Didn't enjoy any part of it
1. Learning how employees are paid by cash					
2. Completing a currency breakup sheet					
3. Filling out a currency memorandum sheet					
4. Working with money					
5. Working with figures					
6.					
7.					
8.					
9.					
	Yes	No			
10. Are you now aware of jobs using these skills or activities?					
11. Would you like a job involving these skills or activities?					
12. Would you like to find out more about this area of work?					

13. Comments ______________________

BUSINESS AND OFFICE

OCCUPATIONAL CLUSTER: Business & Office Occupations

OCCUPATIONAL FAMILY: Accounting, Secretarial, Typing and related*

*Representative Job Titles with DOT Code

Payroll Clerk	215.488
Paymaster	219.388
Accountant	160.188
Secretary	201.368
Office Manager	169.168

OCCUPATIONAL TASK: Paying employees by check

OCCUPATIONAL COMPETENCY: To learn how employees are paid by check and to fill out the check and check stubs.

LEARNING OBJECTIVES

Upon completion of the learning activities, the students will be able to: know how employees are paid by check, be able to write checks and fill out check stubs, and have a chance to find out if this type of work suits them.

SUGGESTED RESOURCES

This packet is self-contained; but if you wish, you may consult any accounting or record keeping book for additional information.

Prerequisite: PAYING EMPLOYEES BY CASH

No
$
Payroll
PAY TO ORDER

PAYING EMPLOYEES BY CHECK

Before handing this packet to a student

1. Duplicate enough copies of this packet (white and pink sheets) to provide each student with a copy.

   Note: White sheets are reusable, and pink sheets are consumable.

2. Gather necessary materials which will consist of: pen.

3. If you wish additional information on this packet, you might want to read the introductory pages to the student's packet.

EVALUATION PROCEDURES

Upon completion of the activities, the student will turn in a payroll check that he/she has completed correctly and neatly in pen. An attitude sheet will also be turned in which will be helpful in determining interest in a career involving this skill.

ANSWER KEY

On the next page you will find the answer key to the payroll check the student will turn in upon completion of the learning activities.

ANSWER KEY

HAYES MANUFACTURING CORPORATION
10 North St. Flinn, Ohio 34871

Name Jerry Smith

DETACH AND RETAIN

REGULAR PAY		OVERTIME PAY		GROSS PAY	DEDUCTIONS				NET PAY	DATE	CHECK NO.
HOURS	AMOUNT	HOURS	AMOUNT		FED.WITH.	FICA	INS.	OTHER			
40	152.00	3	17.10	169.10	10.40	9.89			148.81	9/14	989

HAYES MANUFACTURING CORPORATION
10 North St. Flinn, Ohio 34871

No. 989

Payroll Check

Date September 14 19 —

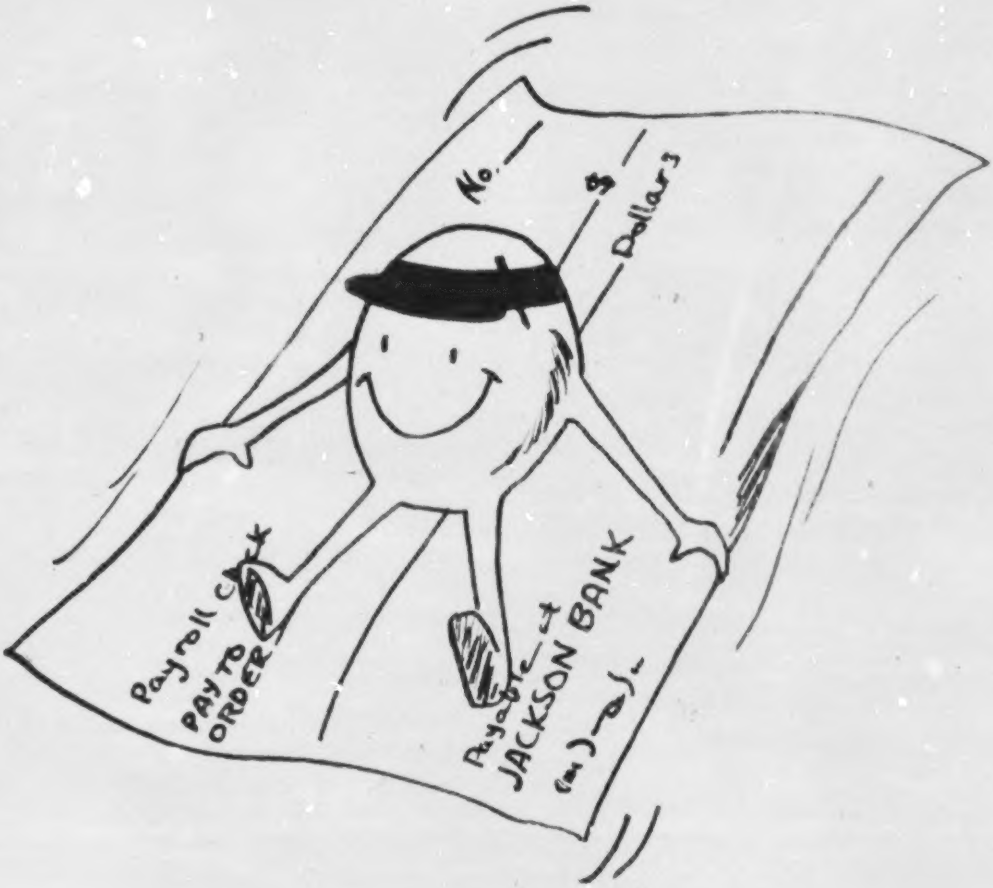
PAY TO THE ORDER OF Jerry Smith $ 148 81/100

One hundred eighty-four and 81/100 DOLLARS

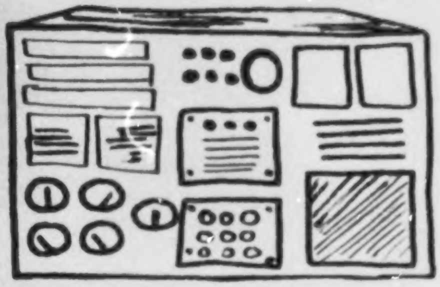
Payable at
JACKSON BANK Troy, Ohio 34819
⑆0810⑈00101⑆ 673⑈0649⑈

PAYING EMPLOYEES BY CHECK

Before doing this packet, you should have completed the one on PAYING EMPLOYEES BY CASH.


No.
$
Dollars
Payroll Check
PAY TO ORDER
Payable at
JACKSON BANK

Upon completion of the learning activities, you will be able to: know how employees are paid by check, be able to write checks and fill out check stubs, and have a chance to find out if this type of work suits you.



What methods are
used to pay employees?

You have seen how employees are paid by cash. In this packet you will learn how employees are paid by check and be able to write some of these types of checks which are called payroll checks.

You have seen how payroll clerks complete time cards, prepare a payroll register and pay employees by cash, but let's look at some other duties of a payroll clerk. The payroll clerk may also prepare annual reports of earnings and income tax deductions, keep records of sick leave pay and nontaxable wages. The clerk may also figure wages for employees who are paid by bonus, commission or piecework systems.

Personal qualities needed by a payroll clerk are to have average or above average skill in arithmetic and like to do detailed work of a routine nature. The ability to be able to understand record keeping and gather data is also necessary.

The requirements for becoming a payroll clerk are usually graduation from high school with a background in bookkeeping or accounting and a knowledge of various office machines.

LEARNING ACTIVITIES

Most large companies will pay their employees by check. The reason many employers prefer to pay by check is because they do not have to handle large amounts of money and the payroll clerk does not have to worry about maybe making a mistake when he counts the money.

In most large companies, you will find accounting machines, electronic data processors and computers that are used in figuring financial records and also in processing payrolls. The process, though, is similar to the hand method of preparing a payroll that you did in the last packet.

The time card is still used in both the mechanical or electronic process of doing payrolls. The payroll clerk will take the time card and figure the total regular hours and the total overtime hours worked. After the payroll clerk does this, however, the process will change depending upon whether the payroll is recorded mechanically or electronically.

Let's take a look at both of these methods:

In the mechanical process, the payroll clerk will determine the deductions like you did in the last packet. After figuring the deductions, the payroll clerk begins processing the payroll.

The first thing he does is figure the gross pay. This is done by placing each employee's pay record into a machine and typing in the regular pay and the overtime pay. The machine will automatically print the gross pay. After this is done, the payroll clerk will type in the deductions for each employee and the machine will total them and then subtract this total from the gross pay. At the same time, the figures are also recorded on the payroll journal, the employee's pay record and on the employee's pay check and stub.

In the electronic system, the payroll clerk will figure the employee's total regular and overtime hours and then feed these figures into the computer along with the necessary deductions. The computer will do all the figuring and print the employee's payroll check and stub.

You may wonder how it is possible for the computer to do this. The reason is that a person known as a programmer has programmed the computer with a written set of instructions which are fed into the computer along with all other payroll data for each employee before the information for the current week. The computer has been programmed with instructions on how to figure the gross and net pay. The payroll check and stub that the computer produces is shown below:

HAYES MANUFACTURING CORPORATION
10 North St. Flinn, Ohio 34871

Name Jim Toler

DETACH AND RETAIN

REGULAR PAY		OVERTIME PAY		GROSS PAY	DEDUCTIONS				NET PAY	DATE	CHECK NO.
HOURS	AMOUNT	HOURS	AMOUNT		FED.WITH.	FICA	INS.	OTHER			
40	140.00	2	10.50	150.50	14.20	8.80			127.50	9/14	987

HAYES MANUFACTURING CORPORATION
10 North St. Flinn, Ohio 34871

No. 987

Payroll Check

Date September 14 19--

PAY TO THE ORDER OF Jim Toler $127 $\frac{50}{100}$

One hundred twenty-seven and $\frac{50}{100}$ ---------- DOLLARS

Payable at
JACKSON BANK Troy, Ohio 34819
⑆0810⑈00101⑆ 613⑈0649⑈

Obviously we do not have a computer to do our payroll checks with, but some employers still figure their payrolls by hand and write their own payroll checks. You are going to be given the opportunity to write some of these checks and fill out the stubs.

Before doing this, though, let's try one together so that you will know how to do a payroll check.

We will be using the payroll register on the next page to obtain the information we need for the check and stub. In these activities you need to have a pen to do the work. Any time you are writing checks, you should be sure to do them in pen so that there is no chance of the checks being changed by someone.

WEEK ENDING September 14, 19--

NAME OF EMPLOYEE	NO. OF EXEMP-TIONS	TOTAL HOURS WORKED		REGULAR RATE OF PAY PER 40-HOUR WEEK		EARNINGS AT REGULAR RATE FOR TOTAL HOURS WORKED		BONUS FOR OVER-TIME		TOTAL WAGES		DEDUCTIONS						NET PAY	
		R	OT									FOR SOC. SEC. (FICA)		FOR FED. WITH. TAX		TOTAL DEDUC-TIONS			
Jim Toler	2	40	2	3	50	140	00	10	50	150	50	8	80	14	20	23	00	127	50
Mary Allen	1	39	2	4	10	159	90	12	30	172	20	10	07	21	10	31	17	141	03
Jerry Smith	4	40	3	3	80	152	00	17	10	169	10	9	89	10	40	20	29	148	81
Fred Jones	3	40	-	4	00	160	00	-		160	00	9	36	13	30	22	66	137	34

The first name on the payroll register is Jim Toler. If you looked at the check carefully on the preceding page, you would have noticed that this was the one done by the computer.

We are now going to write out the check for Mary Allen, the second name on the payroll register. This will be similar to the one for Jim Toler except that it will be handwritten. You will have to be very careful to make all the figures and words neatly. Since you will be using an ink pen to write these checks, you must be careful not to make any errors.

Before you turn to the next page and write out the check for Mary Allen, you need a few instructions:

1) You will need to take the information from the payroll register above to complete the check stub.

2) The last check was numbered 987 so you will need to number the check you are about to do 988.

3) The check should be similar to the one the computer did on the preceding page.

4) After you write out the amount of the check (One hundred forty-one and $\frac{03}{100}$), remember to draw a line out to were it says DOLLARS on the check. This will prevent anyone from writing in another number.

REMEMBER: Be neat and accurate in writing out the check.

HAYES MANUFACTURING CORPORATION
10 North St. Flinn, Ohio 34871

Name ____

DETACH AND RETAIN

REGULAR PAY		OVERTIME PAY		GROSS PAY	DEDUCTIONS				NET PAY	DATE	CHECK NO.
HOURS	AMOUNT	HOURS	AMOUNT		FED.WITH.	FICA	INS.	OTHER			

HAYES MANUFACTURING CORPORATION
10 North St. Flinn, Ohio 34871

No. ________

Payroll Check

Date ________________ 19____

PAY TO THE
ORDER OF ____ **$** __________

____ **DOLLARS**

Payable at

JACKSON BANK Troy, Ohio 34819

⑆0810⑈00101⑆ 613⑈0649⑈

____

How do you think you did????

✓ LIST

Were you neat?

Did you get the amount written correctly?

Did you remember to write in the check number 988?

Did you date the check September 14 and use the current year?

If you are satisfied with the check you have written, then turn the page and check it against the one shown.

HAYES MANUFACTURING CORPORATION
10 North St. Flinn, Ohio 34871

Name *Mary Allen*

DETACH AND RETAIN

REGULAR PAY		OVERTIME PAY		GROSS PAY	DEDUCTIONS				NET PAY	DATE	CHECK NO.
HOURS	AMOUNT	HOURS	AMOUNT		FED.WITH.	FICA	INS.	OTHER			
39	159.90	2	12.30	172.20	21.10	10.07			141.03	9/14	988

HAYES MANUFACTURING CORPORATION
10 North St. Flinn, Ohio 34871

No. *988*

Payroll Check

Date *September 14* 19 --

PAY TO THE ORDER OF *Mary Allen* $ *141 $\frac{03}{100}$*

One hundred fourty-one and $\frac{03}{100}$ ——— DOLLARS

Payable at

JACKSON BANK Troy, Ohio 34819

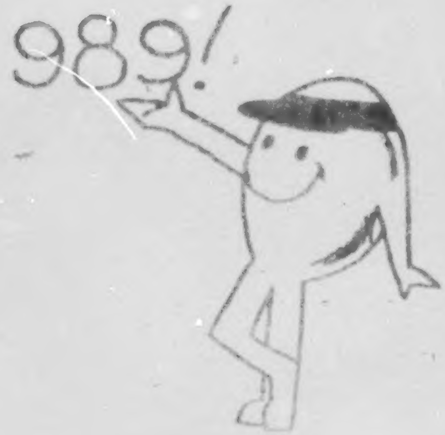
⑆0810⑈00101⑆ 613⑈0649⑈

Now that you have seen that you can write out a payroll check and stub neatly and accurately, you need to do one more so that you can turn it into your teacher so he/she can see how well you have done.

This check will be written to the third name on the payroll register, Jerry Smith.

What check number will you use??

Look, Peep knows the answers to that one.



Now turn to the next page where you will find the check to be filled out. Remember you will have to use the payroll register on page 4 to get the facts and figures you will need to do the check.

HAYES MANUFACTURING CORPORATION
10 North St. Flinn, Ohio 34871

Name ______________________________

DETACH AND RETAIN

REGULAR PAY		OVERTIME PAY		GROSS PAY	DEDUCTIONS				NET PAY	DATE	CHECK NO.
HOURS	AMOUNT	HOURS	AMOUNT		FED.WITH.	FICA	INS.	OTHER			

HAYES MANUFACTURING CORPORATION
10 North St. Flinn, Ohio 34871

No. ________

Payroll Check

Date ________________ 19____

PAY TO THE ORDER OF ______________________________ $________

______________________________ DOLLARS

Payable at

JACKSON BANK Troy, Ohio 34819

⑆0810⑉00101⑆ 613⑈0649⑈

When you have finished the above check, turn to the next page and complete the attitude sheet. When you have finished with it, turn both the attitude sheet and the check you just completed into your teacher.

Name ____________________

Occupational Cluster & Number Business & Office XXII

STUDENT ATTITUDE SHEET

Please check the block which best describes your feeling toward the activities which you have just completed.

SKILLS OR ACTIVITIES	Enjoyed it very much	Liked it	Didn't like it or didn't dislike it	Not very interesting	Didn't enjoy any part of it
1. Learning how employees are paid by check					
2. Filling out check stub					
3. Writing checks					
4.					
5.					
6.					
7.					
8.					
9.					
10. Are you now aware of jobs using these skills or activities?	Yes	No			
11. Would you like a job involving these skills or activities?					
12. Would you like to find out more about this area of work?					

13. Comments ____________________

____

____

BUSINESS AND OFFICE

OCCUPATIONAL CLUSTER: Business & Office Occupations

OCCUPATIONAL FAMILY: Accounting and related employment*

*Representative Job Titles with DOT Code

Bookkeeper	210.388
Accounting Clerk	219.488
Office Manager	169.168

OCCUPATIONAL TASK: Learning the accounting equation

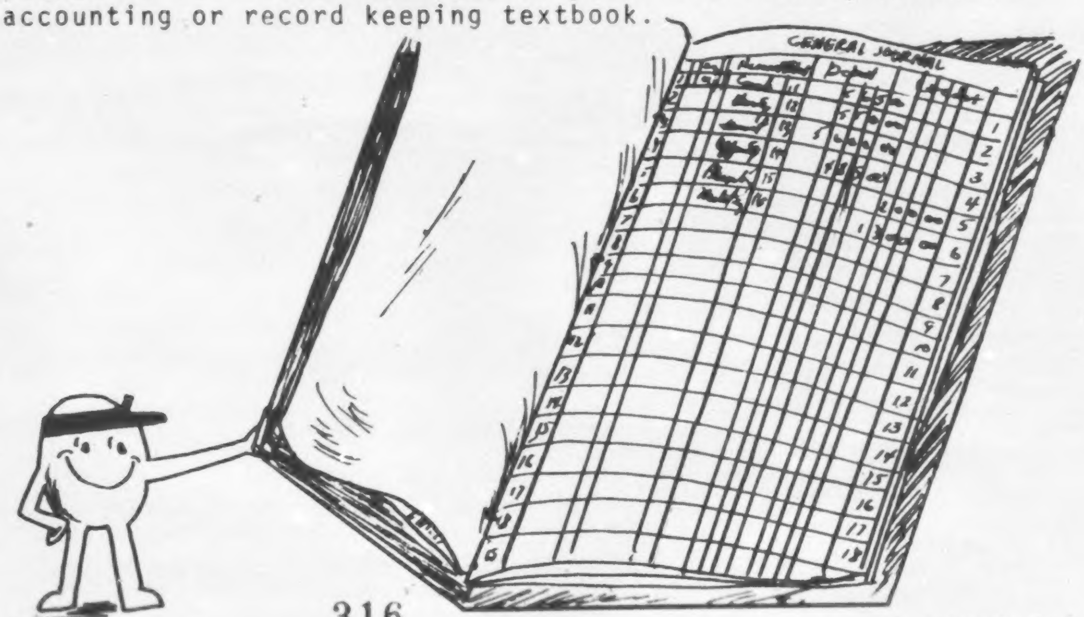
OCCUPATIONAL COMPETENCY: Learning the three fundamentals of accounting and how the accounting equation works.

LEARNING OBJECTIVES

After the completion of the learning **activities**, the student will be able to: define accounting terms, use the accounting equation to figure owner's equity, realize the importance of adding figures correctly, classify items as either asset, liability, or owner's equity, and have a chance to find out if this type of work suits them.

SUGGESTED RESOURCES

The packet is self-contained but, if you wish, you may consult any accounting or record keeping textbook.



LEARNING THE ACCOUNTING EQUATION

Before handing this packet to a student

1. Duplicate enough copies of this packet (white and pink, sheets) to provide each student with a copy.

   Note: White sheets are reusable, and pink sheets are consumable.

2. Gather necessary materials which will consist of: pen or pencil and paper.

3. Read the background information in the student's packet if you are unfamiliar with this activity.

EVALUATION PROCEDURES

The student will turn in his/her final activity in this packet for your evaluation (pink sheet). An attitude sheet will also be turned in by the student upon completion of the packet. This will help in determining interest in a career involving this skill.

ANSWER KEY

You will find the answer key to the final activity on the next page.

ANSWER KEY

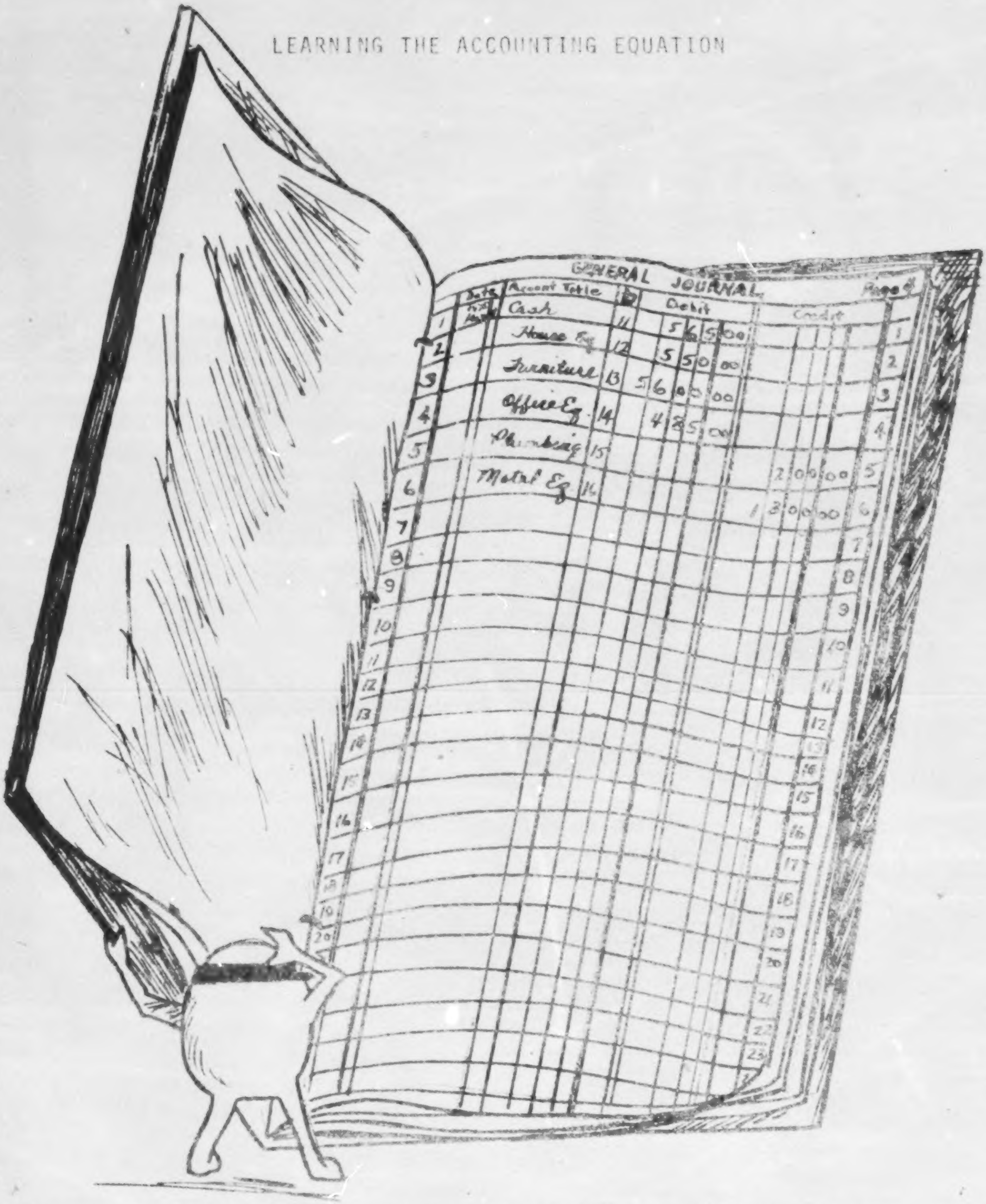
This is the answer key to the final activity which the student will turn in to you upon completion of this packet.

ASSETS		LIABILITIES	
Cash	$ 2,800	Mortgage on house	$ 9,600
Automobile	1,600	Accounts owed	375
Furniture	4,500	Car payments	550
Paid-up Life Insurance	6,000		
House	16,500		
Stocks and bonds	1,200		
Clothing and jewelry	2,800		
Tools and equipment	800		
Total Assets	$36,200	Total Liabilities	$10,525

Show the amount of Mary's owner's equity in equation form.

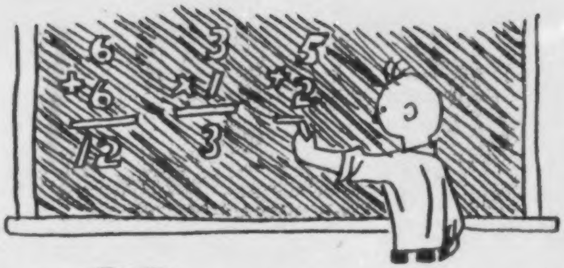
$36,200 A = $10,525 L + $25,675 OE

LEARNING THE ACCOUNTING EQUATION


GENERAL JOURNAL
Page
Date
Account Title
Debit
Credit
Cash 11 5,650.00
House Eq. 12 5,500.00
Furniture 13 56,000.00
Office Eq. 14 4,850.00
Plumbing 15 2,000.00
Metal Eq. 16 13,000.00

After you complete the learning activities, you will be able to define accounting terms; use the accounting equation; classify items as either asset, liability, or owner's equity; and have a chance to find out if this type of work suits you.

DB



Do you like to work
with numbers?

What things do
you own?

Do you owe money on anything
you have bought?

Almost everyone has certain things they own. You probably have some of the things shown in the pictures above. Anything you own is called an asset.

Have you ever bought anything and had to pay for it a little at a time over a period of months? The amount you owe on something you have bought is known as a debt or a liability.

As you do the activities in this packet, you will become familiar with these terms as well as others. You will see what these terms mean to a company and how the accounting equation can be used to determine the owner's equity in the company.

The careers in which a person would need to know the accounting equation vary. An accountant or an accounting clerk would definitely need to know this. The manager and/or owner of a small business would need to know how to find the owner's equity of the company or business.

All of these people need to have certain qualities if they are to do their work correctly. They must be able to work with figures, be accurate in all their work, be neat and be able to make numbers clearly. Above all, any person who works with figures and amounts must be honest.

If after completing this packet, you think you might want to enter a career involving this skill, you should consider taking the following classes: business math, accounting or record keeping.

Now let's look at some terms and see how the "accounting equation" works.

LEARNING ACTIVITIES

Before you can understand the accounting equation, there are certain terms you must learn.

All accounting involves three fundamental elements--assets, liabilities, and owner's equity. You will now learn about these.

ASSETS

All items of value owned by a business are known as assets. A business's assets may consist of such items as cash, equipment, machines, and office furniture. Your personal assets may be such items as cash, clothing, sports equipment, records, portable radio and bicycle.

Other assets a business may have are accounts receivable, amounts of money owed to a business by a customer who has bought goods or services on credit. For example: if a clothing store sold $25 worth of clothing to a customer on credit, the shop would include among its assets an account receivable of $25.

LIABILITIES

If a business has all of its bills paid then it has no debts. This is highly unlikely. Businesses, like people, often buy on credit. Thus, it usually has items on which it still owes money. These debts, or obligations to pay, are known as liabilities. The business that has a debt is known as a debtor. The business who has granted the credit is the creditor.

The most common types of liabilities found in business are accounts payable, debts a business owes to its creditors for goods or services purchased on credit. For example: if a hardware store buys $175 worth of merchandise on credit from a manufacturer, the hardware store has an accounts payable of $175.

OWNER'S EQUITY

A business owner's financial interest in his business is called owner's equity. The owner compares his total assets with his total liabilities to determine how much his business is worth. For example: if the owner of a women's dress shop has $1,500 worth of merchandise and owes $500 to a manufacturer for goods purchased on credit, his/her financial interest (owner's equity) in the business is $1,000.

Let's see if you can answer a few questions. If you need to, you can refer back to the information you just read.

Label each of the following as A for an asset; L, a Liability; or OE, owner's equity.

A. Accounts Receivable ______
B. Cash on hand ______
C. Creditors ______
D. Truck owned ______
E. Delivery equipment ______
F. Jones (owner) ______
G. Office furniture ______
H. Unpaid bill ______
I. Land ______
J. $50 not paid on a charge account ______

How do you think you did? Refer to the answer key at the end of this packet to see how many you got correct. If you had a lot of trouble with this activity, go back and review the information on the preceding page. Key is on page 6.

Before you can assume one of your duties as an accounting clerk, you need to review a few things.

When you copy numbers from one place to another, you must be very careful not to copy them incorrectly. Because of this, accounting clerks need to know how to add figures from left to right as well as in columns. To practice this do the following exercises, adding columns down first and then adding them across. The sum of the columns down equals the sum of the columns across if your addition is correct.

Example:	1	6	15	=	22
	5	9	18	=	32
	8	10	10	=	28
	14	25	43	=	82

DO: A.	14	10	20	=	__	B.	3	4	10	=	__
	9	16	4	=	__		6	2	18	=	__
	8	5	15	=	__		1	13	9	=	__
				=	__					=	__

DOES THE SUM OF THE COLUMNS ACROSS EQUAL THE SUM OF THE COLUMNS DOWN?? If not, go back and check your addition. When every thing checks, go on to the next page.

THE ACCOUNTING EQUATION

You will now consider a small business--the Freeman Auto Shop owned by Jack Freeman--to show you the meaning and use of the terms assets, liabilities and owner's equity.

FREEMAN AUTO SHOP
JACK FREEMAN OWNER
ASSETS, MARCH 30, 19--

Cash	$ 410
Office equipment	200
Shop equipment	350
Tools	550
TOTAL ASSETS	$1,510

FREEMAN AUTO SHOP
JACK FREEMAN OWNER
LIABILITIES, MARCH 30, 19--

Accounts Payable:	
United Mfg. Co.	$100
T & S Tool Co.	175
Fred's Supplies	80
TOTAL LIABILITIES	$355

Notice that Freeman Auto Shop has assets amounting to $1,510 and liabilities totaling $355. To see the relationship between his assets and his financial **interest** in them, Jack Freeman's accounting clerk uses the accounting equation below, which is the basis of all accounting:

ASSETS = LIABILITIES + OWNER'S EQUITY

$1,510 = $355 + ?

To determine Jack Freeman's owner's equity (financial interest) subtract the total liabilities from the total assets. His owner's equity is $1,155 ($1,510 - $355 = $1,155).

If a business had assets amounting to $2600 and liabilities amounting to $1300, what would be the owner's equity using the above equation?

Did you come up with $1300? GOOD! Isn't this fun. Want to do some more? Well, let's try some problems.

Now that you have reviewed your addition skills and you have learned what the accounting equation is and how it works, let's try some problems. Use your own paper for the first problem.

Assume you are the accounting clerk in Don Yate's store.

List and total the following assets and liabilities for Don Yates, the owner of the B. C. Shop. Then find his owner's equity by using the accounting equation. Assets: cash, $435; model airplanes, $365; store equipment, $550; model cars, $245; tape recorder, $485; extension cords, $34; model cement, $73; adding machine, $190; tools, $43. Liabilities: Ace Model Shop, $28; Main Hobby Shop, $15; Model Supply Company, $415, Office Machines Co., $195.

ASSETS	LIABILITIES

Total Assets ______________ Total Liabilities ______________

Show the amount of Don's equity in equation form.

__________ A = __________ L + __________ OE

How did you do? You can check your answers on the key on the following page.

How about doing one more problem using the accounting equation to turn in to your teacher to let her/him see how well you are doing.

To do this problem, turn to the first pink sheet in this packet. You may use the pink sheet to do your work on.

ACTIVITY KEY

Answer to activity on page 3.

A.	Accounts Receivable	A	G.	Office furniture	A
B.	Cash on hand	A	H.	Upaid bill	L
C.	Creditors	L	I.	Land	A
D.	Truck owned	A	J.	$50 not paid on a charge account	L
E.	Delivery equipment	A			
F.	Jones (owner)	OE			

Answer to activity on page 5.

ASSETS		LIABILITIES	
Cash	$ 435	Ace Model Shop	$ 28
Model airplanes	365	Main Hobby Shop	15
Store equipment	550	Model Supply Company	415
Model cars	245	Office Machines Co.	195
Tape recorder	485		
Extension cords	34		
Model cement	73		
Adding machine	190		
Tools	43		
Total Assets	$2,420	Total Liabilities	$653

Show the amount of Mary's owner's equity in equation form.

$2,420 A = $653 L + $1,767 OE

LEARNING THE ACCOUNTING EQUATION

This time assume you are working for Mrs. Mary Dart.

List and total the following assets and liabilities for Mrs. Dart. Then find her owner's equity by using the accounting equation. Assets: cash, $2,800; automobile, $1,600; furniture, $4,500; paid-up life insurance, $6,000; house, $16,500; stocks and bonds, $1,200; clothing and jewelry, $2,800; tools and equipment, $800. Liabilities: mortgage on house, $9,600; accounts owed, $375; car payment total $550.

ASSETS	LIABILITIES
______________________	______________________
______________________	______________________
______________________	______________________
______________________	______________________
______________________	______________________
______________________	______________________
______________________	______________________
______________________	______________________
______________________	______________________

Total Assets ____________ Total Liabilities ____________

Show the amount of Mary's owner's equity in equation form.

__________ A = __________ L + __________ OE

Now that you have completed this problem, do the attitude sheet on the next page. When you have completed the attitude sheet, turn it and this problem into your teacher.

HOPE YOU ENJOYED YOUR WORK AS AN ACCOUNTING CLERK.

Name ______________________

Occupational Cluster & Number Business & Office V

STUDENT ATTITUDE SHEET

Please check the block which best describes your feeling toward the activities which you have just completed.

SKILLS OR ACTIVITIES	Enjoyed it very much	Liked it	Didn't like it or didn't dislike it	Not very interesting	Didn't enjoy any part of it
1. Do you enjoy numbers					
2. Do you find it easy to work with numbers					
3. Did you enjoy using the accounting equation					
4. Listing and totaling assets					
5. Listing and totaling liabilities					
6. Finding owner's equity					
7.					
8.					
9.					

	Yes	No
10. Are you now aware of jobs using these skills or activities?		
11. Would you like a job involving these skills or activities?		
12. Would you like to find out more about this area of work?		

13. Comments ______________________

BUSINESS AND OFFICE

OCCUPATIONAL CLUSTER: Business & Office Occupations

OCCUPATIONAL FAMILY: Accounting and related employment*

*Representative Job Titles with DOT Code

Bookkeeper	210.388
Accountant	160.188
Accounting Clerk	219.488
Office Manager	169.168

OCCUPATIONAL TASK: Preparing an income statement

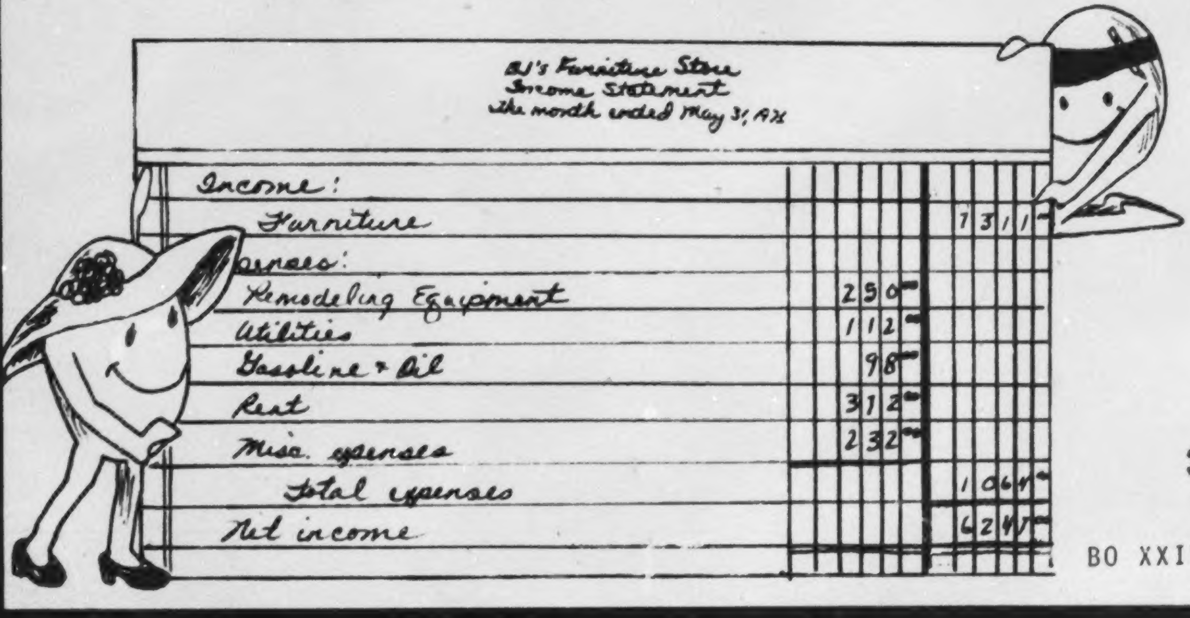
OCCUPATIONAL COMPETENCY: To be able to prepare an income statement in order to determine net income or net loss.

LEARNING OBJECTIVES

Upon completion of the packet, the students will be able to do the following: determine net income or net loss, prepare an income statement, and have a chance to see if this type of work suits them.

SUGGESTED RESOURCES

This packet is self-contained but if you wish, you may consult any accounting, record keeping or business math book for additional information.



BJ's Furniture Store
Income Statement
the month ended May 31, 19X

Income:		
Furniture		7311—
penses:		
Remodeling Equipment	250—	
Utilities	112—	
Gasoline & Oil	98—	
Rent	312—	
Misc. expenses	232—	
Total expenses		1064—
Net income		6247—

PREPARING AN INCOME STATEMENT

Before handing this packet to a student

1. Duplicate enough copies of this packet (white and pink sheets) to provide each student with a copy.

   Note: White sheets are reusable, and pink sheets are consumable.

2. Gather necessary materials which will consist of: pen or pencil.

3. If you wish additional information before giving this packet to a student, you should read the introductory pages to the student's packet.

EVALUATION PROCEDURES

The student will turn in an income statement upon completion of the packet. An attitude sheet will also be turned in by the student upon completion of the packet. This will help in determining interest in a career involving this skill.

ANSWER KEY

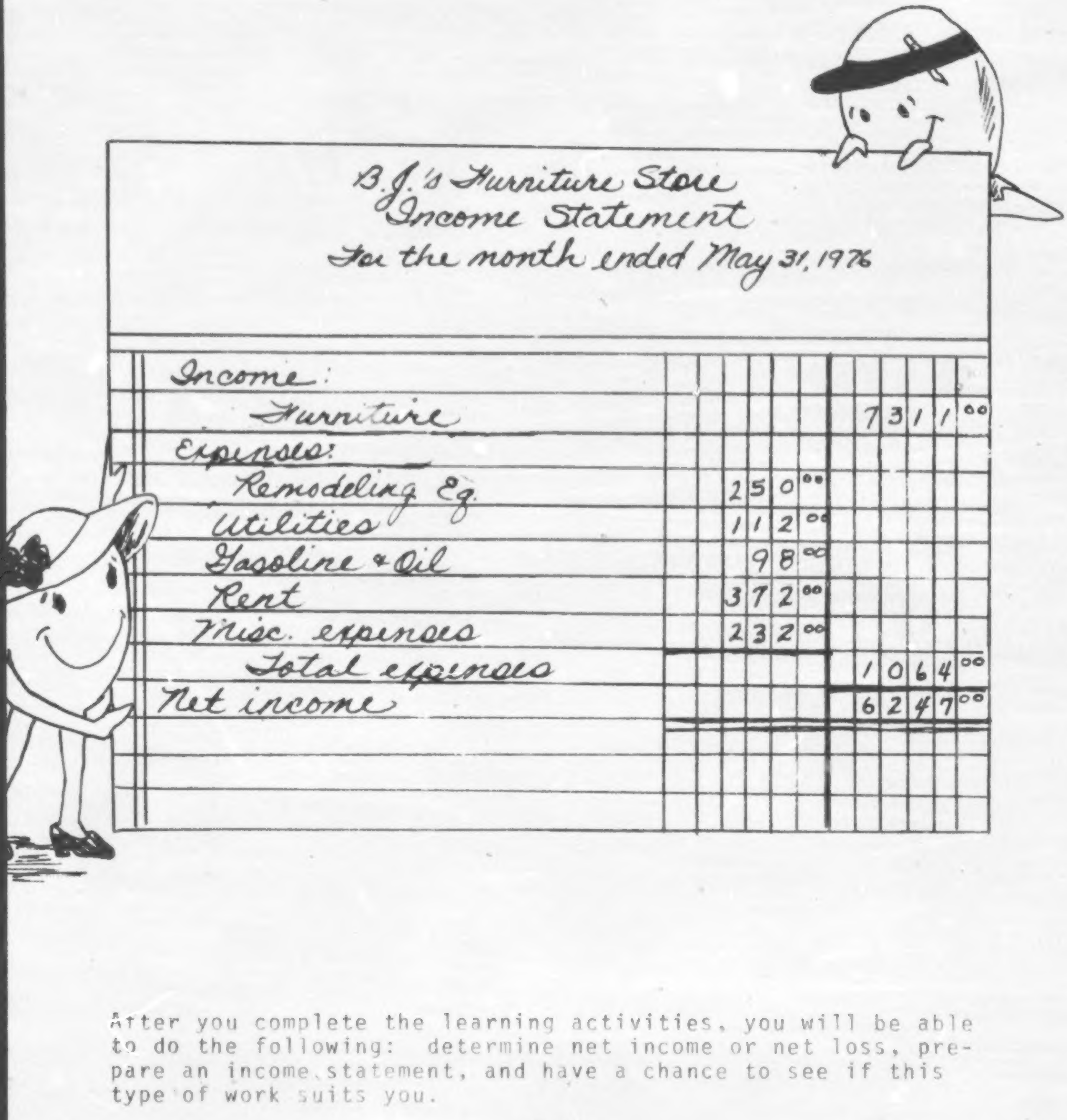
You will find an answer key to the final problem that the student will turn into you on the next page.

ANSWER KEY

Pierce Trucking Company
Income Statement
For the Month Ended November 30, 19—

Income:		
Delivery charges		5500 00
Expenses:		
Utilities	178 00	
Depreciation of equipment	400 00	
Gasoline & oil	392 00	
Rent	225 00	
Misc. expense	230 00	
Total expenses		1425 00
Net Income		4075 00

PREPARING AN INCOME STATEMENT

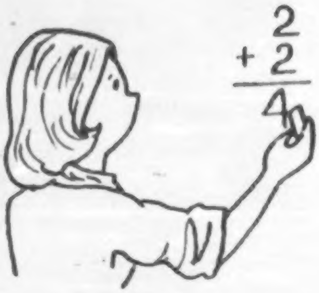


B.J.'s Furniture Store
Income Statement
For the month ended May 31, 1976

Income:		
Furniture		7311 00
Expenses:		
Remodeling Eq.	250 00	
Utilities	112 00	
Gasoline & Oil	98 00	
Rent	372 00	
Misc. expenses	232 00	
Total expenses		1064 00
Net income		6247 00

After you complete the learning activities, you will be able to do the following: determine net income or net loss, prepare an income statement, and have a chance to see if this type of work suits you.

DB



Can you work
with numbers?

Keep track of
income and
expenses.

Do you work
well under
pressure?

In order to know if a business is doing well, an income statement must be made every so often. An income statement shows total sales and total expenses so that an owner of a business can see if the business is making more than it spends (net profit) or is spending more than it makes (net loss).

The person who prepares the income statement might be an accountant, accounting clerk, an office manager, or the owner of a business. In this particular packet, you will be working as an assistant to an accountant. Let's take a look at what an accountant does, where he/she might work, and the educational and personal qualities needed.

An accountant works with business records and prepares other financial reports. Accountants are employed in three main areas: public, private, and government. Public accountants work for various individuals on a fee basis in preparing income taxes, auditing or checking accounting procedures for people, or working as a consultant in checking budgets and control systems.

In the private area, an accountant works for a company or industry in handling the financial records for a fixed salary. On a government level, an accountant might work for the internal revenue service, as a bank examiner for the government, or as one of the general accountants for a government agency.

Personal qualities necessary to be an accountant are: being able to work with numbers, paying attention to details, being accurate and neat in all work, keeping confidential information to himself/herself, and being able to work under pressure at times.

Educational requirements can vary. A person could go to a business school or a junior college or go through four years of college. For specialized training, a four-year college degree is a necessity. Depending on the training and who he/she works for, an accountant could make a very good salary.

If you are thinking about going into accounting, you should consider taking the following courses in high school: accounting I & II, business math, and typewriting.

LEARNING ACTIVITIES

In this packet you will be working as an assistant to an accountant for the Pierce Trucking Company and will help the accountant in preparing income statements.

Before doing this, however, you need to learn some background information about why an income statement is prepared.

A business is operated to earn money--make a profit. In order to determine whether a business is making a profit or a loss, an income statement is needed.

When preparing an income statement, you must consider total sales (amounts received from customers) and total expenses (amounts spent in obtaining the income). When the income is greater than the total expenses, a net income results. When the total expenses are greater than the income, a net loss results.

Let's see if you can figure if the following are examples of net income or net loss. If there is a net income, write the amount of the net income in the space to the right. If there is a net loss, write the amount of the net loss and circle it in the space to the right.

	TOTAL INCOME	TOTAL EXPENSE	
1.	$3,568	$2,180	________
2.	846	505	________
3.	1,809	683	________
4.	258	409	________
5.	2,684	1,218	________
6.	978	1,040	________

Did you arrive at the following answers? If not, recheck your math.

1. 1,388
2. 341
3. 1,126
4. 151
5. 1,466
6. 62

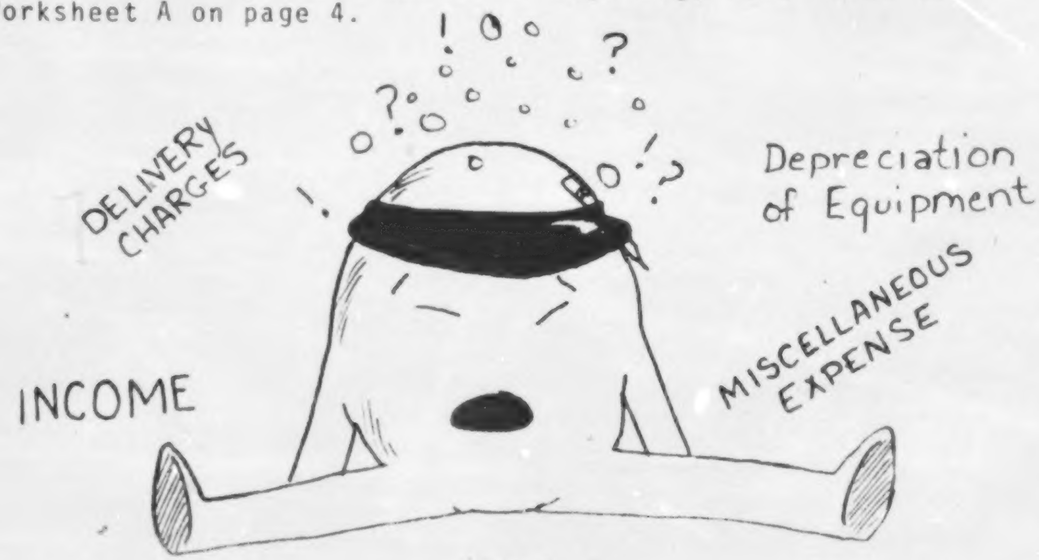
Let's turn the page and take a look at Worksheet A and see and learn about an income statement. Turn to page 4.

It is now the end of October and time to prepare another income statement. This time you are going to prepare it in your role as an assistant to the accountant.

The Delivery Charges (Income) made as of October 31 totaled $5,360.

The expenses for the month were: Utilities $189; Depreciation of equipment $400; Gasoline & oil $376; Rent expense $225; and Miscellaneous expense $205.

Using the information above, turn to Worksheet B on page 5 where you will find a form on which to do the income statement. If you are unsure of anything, refer back to Worksheet A on page 4.



WORKSHEET A

Pierce Trucking Company
Income Statement
For the Month Ended September 30, 19–

Income:		
Delivery charges		3100 00
Expenses:		
Utilities	170 00	
Depreciation of equipment	450 00	
Gasoline & oil	356 00	
Rent	500 00	
Miscellaneous expense	225 00	
Total Expenses		1701 00
Net Income		1399 00

Some firms may prepare an income statement every two months, every six months or once a year. John Pierce, the owner of Pierce Trucking Company, likes to have an income statement prepared each month by his accountant.

You will notice by looking at the illustration that the heading consists of three items--name of the firm, name of the statement, and the date on which the statement is done. The income statement also shows the income received and the expenses of the business over a specified period of time (in this case one month).

The Pierce Trucking Company deliveries items for individuals and for businesses. The income of the Pierce Trucking Company is made from the charges for the delivery services.

Notice on the income statement how a single line is drawn under the expenses and under the total amount of expenses. After the total expenses are subtracted from the sales, a double rule is made to show that the income statement is completed.

Turn back to page 3.

WORKSHEET B

How do you think you did on the income statement???

Turn the page and see.

WORKSHEET B - KEY

Pierce Trucking Company
Income Statement
For the Month Ended October 31, 19—

Income:		
Delivery charges		5360 00
Expenses:		
Utilities	189 00	
Depreciation of equipment	400 00	
Gasoline + oil	396 00	
Rent expense	225 00	
Miscellaneous expense	205 00	
Total Expenses		1395 00
Net Income		3965 00

Now that you have found how easy it is to prepare an income statement, turn the page and do one final problem that you will turn into your teacher to show how well you have done.

It is November 30 and time to prepare another income statement.

Using the following information, complete the form below. After you finish, do the attitude sheet on the next page and turn both of these forms into your teacher.

The deliver charges earned during the month amounted to $5,500. Expenses consisted of: Utilities $178; Depreciation of equipment $400; Gasoline & oil $392; Rent expense $225; Miscellaneous expense $230.

If you have enjoyed working on this unit, be sure to do the next unit on the balance sheet.

Name ____________________

Occupational Cluster & Number Business & Office XXIV

STUDENT ATTITUDE SHEET

Please check the block which best describes your feeling toward the activities which you have just completed.

SKILLS OR ACTIVITIES	Enjoyed it very much	Liked it	Didn't like it or didn't dislike it	Not very interesting	Didn't enjoy any part of it
1. Preparing an income statement					
2. Figuring net income or net loss					
3. Working with figures					
4.					
5.					
6.					
7.					
8.					
9.					

	Yes	No
10. Are you now aware of jobs using these skills or activities?		
11. Would you like a job involving these skills or activities?		
12. Would you like to find out more about this area of work?		

13. Comments ____________________

BUSINESS AND OFFICE

OCCUPATIONAL CLUSTER: Business & Office Occupations

OCCUPATIONAL FAMILY: Accounting and related employment*

*Representative Job Titles with DOT Code

Bookkeeper	210.388
Accountant	160.188
Accounting Clerk	219.488
Office Manager	169.168

OCCUPATIONAL TASK: Preparing a balance sheet

OCCUPATIONAL COMPETENCY: To accurately and neatly fill out a balance sheet to determine owner's equity.

LEARNING OBJECTIVES

Upon completion of this packet, the students will be able to do the following: given the necessary information, list assets and liabilities and determine the owner's equity in the business; learn the format of a balance sheet and its purpose; and have a chance to find out if this type of work suits them.

SUGGESTED RESOURCES

This packet is self-contained but if you wish, you may consult any accounting, record keeping or business math book.

Assets
Cash
Building
Land
Liabilities
Total
Total

PREPARING A BALANCE SHEET

Before handing this packet to a student

1. Duplicate enough copies of this packet (white and pink sheets) to provide each student with a copy.

   Note: White sheets are reusable, and pink sheets are consumable.

2. Gather necessary materials which will consist of: pen or pencil.

3. If you wish additional information before giving this packet to a student, you should read the introductory pages to the student's packet.

EVALUATION PROCEDURES

The student will turn in a balance sheet he/she has completed. An attitude sheet will also be turned in by the student upon completion of the packet. This will help in determining interest in a career involving this skill.

ANSWER KEY

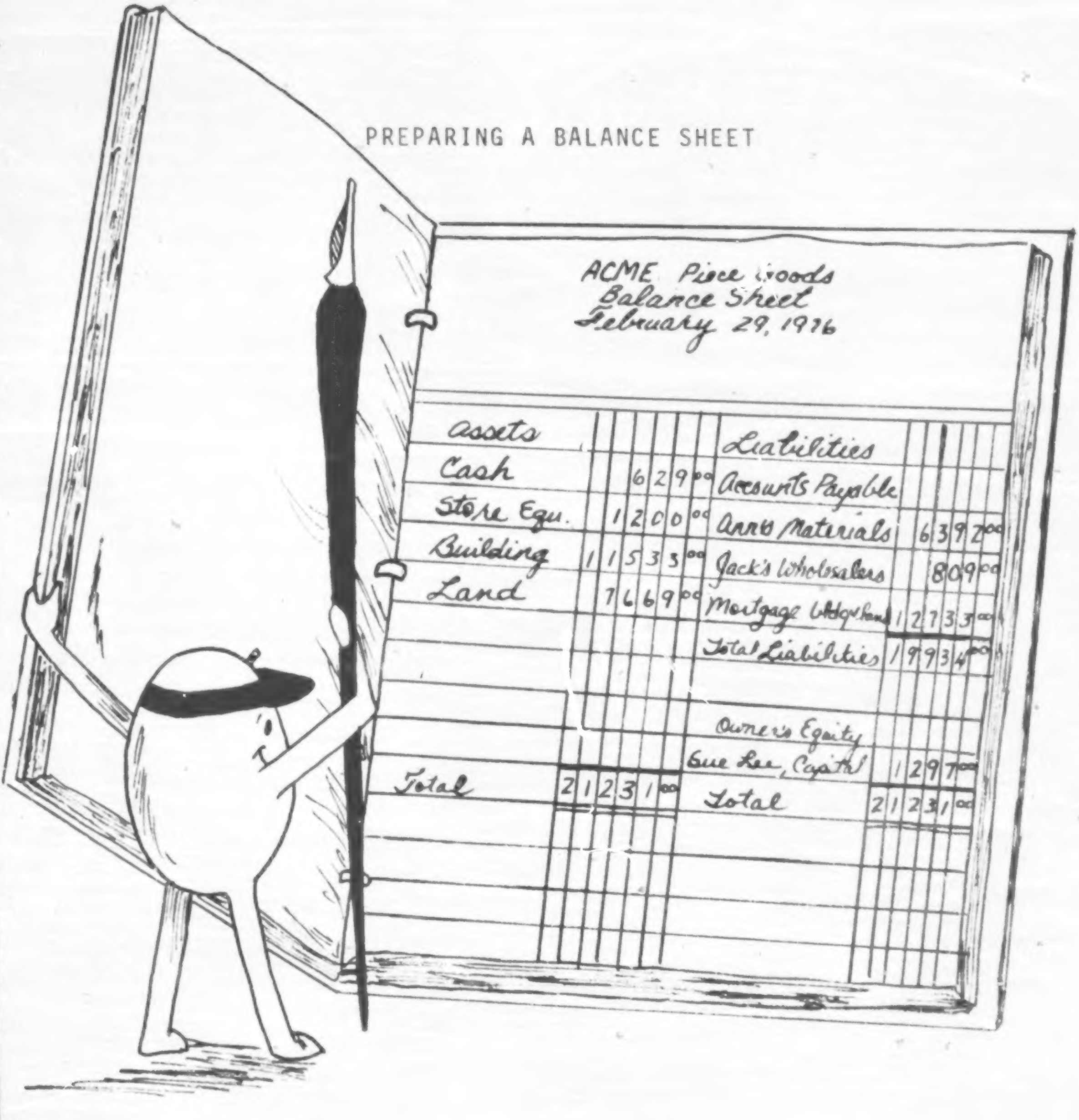
You will find the answer key to the balance sheet the student will turn in on the next page.

ANSWER KEY

Conner's Sporting Goods
Balance Sheet
September 30, 19 —

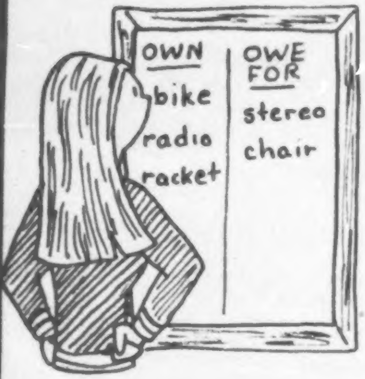
Assets		Liabilities	
Cash	5020 00	Accounts Payable:	
Merchandise Inventory	2680 00	Jacks Sporting Mfg.	1820 00
Store Equipment	978 00	Lane Equipment Co.	535 00
Office Equipment	1100 00	Jacobs Wholesalers	746 00
Building	15500 00	Mortgage on bldg. & land	16600 00
Land	5800 00	Total Liabilities	19701 00
		Owner's Equity	
		J. Conner, Capital	11377 00
Total	31078 00	Total	31078 00

PREPARING A BALANCE SHEET


ACME Piece Goods
Balance Sheet
February 29, 1976
Assets
Cash 629 00
Store Equ. 1200 00
Building 11533 00
Land 7669 00
Total 21231 00
Liabilities
Accounts Payable
Ann's Materials 6392 00
Jack's Wholesalers 809 00
Mortgage 12733 00
Total Liabilities 19934 00
Owner's Equity
Sue Lee, Capital 1297 00
Total 21231 00

After you complete the learning activities, you will be able to do the following: given the necessary information, list assets and liabilities and then determine the owner's equity; learn the format of a balance sheet and its purpose; and have a chance to find out if this type of work suits you.

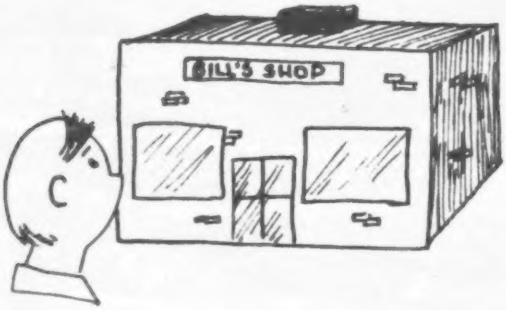
DB



Keep track of what you own and what you owe money on.

Work in an accounting department.

Manage your own business.



Any owner of a business must know what the business is worth if he/she wants to run the business smoothly and efficiently. In order to determine what the business is worth, a balance sheet is prepared.

In this packet you will be given the opportunity to learn about the balance sheet and to prepare a balance sheet. You will be working as an assistant to an accountant who handles financial reports for various individuals and companies.

This type of accountant is known as a public accountant and is paid a fee for his/her work. Other types of accountants might work for a private firm or for an agency of the government.

The salary and job opportunities for an accountant are very good. The salary that an accountant makes will depend upon several factors: educational background, work experience, who he/she works for, and the area where you live.

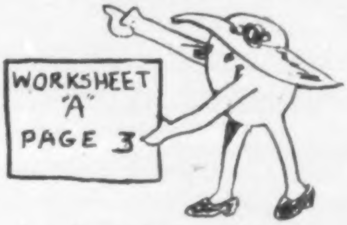
Personal qualities that an accountant must have are: the ability to work with numbers, being able to pay attention to details, being neat and accurate with work, keeping confidential information to himself/herself, and being able to work under pressure at times.

If you think you might be interested in the accounting field, you should consider taking the following courses in high school: accounting I & II, business math, and typewriting.

LEARNING ACTIVITIES

You are now ready to assume your job as assistant to an accountant, Jerry Brooks, who works for various business owners. One of the accountant's responsibilities is to prepare a balance sheet for each of his clients at the end of each month.

Before starting your job, you will need to turn to Worksheet A on page 3 so you can see and learn about a balance sheet.



Now that you have looked at an example of a balance sheet, it is time to see if you can prepare one.

Mr. Brooks handles accounting work for Jan's Boutique Shop. He is getting ready to prepare the balance sheet for this shop for the month ending September 30 and has asked you to help. The owner of the Boutique is Jan White.

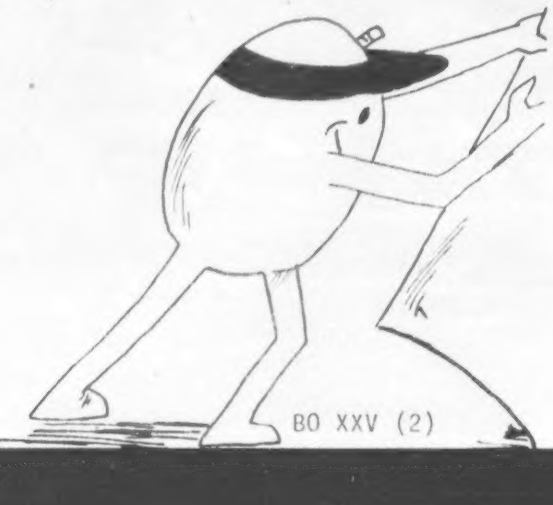
You are given the following information:

Jan's Boutique Shop has the following assets: Cash $2,050; Office Equipment $260; Merchandise Inventory $780; and Store Equipment $460.

Liabilities consist of: Accounts Payable: Hayes Dress Mfg. $560; Fred's Business Machines $75; and Taylor Advertisers $250.

You will find a form to do the balance sheet on by turning to Worksheet B on page 5. Once you list the assets and the liabilities and find the owner's equity, draw a single rule under both columns before totaling. If the totals are the same, then indicate that the statement is complete by drawing a double rule below the totals. If you have any trouble doing the balance sheet, refer back to Worksheet A.

Ready to try! Turn to page 5.



WORKSHEET A

Johnson Hardware Store
Balance Sheet
September 30, 19–

Assets		Liabilities	
Cash	5011 00	Accounts Payable:	
Merchandise Inventory	10248 00	Ace Calculators	150 00
Office Equipment	1500 00	James Hardware Mfg.	3215 00
Store Equipment	2400 00	Turner Furniture	563 00
Building	17600 00	Mortgage on bldg. & land	10400 00
Land	4200 00	Total Liabilities	14328 00
		Owner's Equity	
		F. Johnson, Capital	26631 00
Total	40959 00	Total	40959 00

One of the firms you will be working for is the Johnson Hardware Store. This is an example of a balance sheet of the Johnson Hardware Store. Notice that there are four parts to the form.

You will see the three-line heading which consists of the name of the firm, the name of the statement, and the date of the statement.

On the left side of the balance sheet are listed the assets of the firm. The assets include all items of value owned by the firm. You probably have certain things of value; such as, a bicycle, a tennis racket, a radio, or a stereo.

On the right side of the form are listed the liabilities of the firm. Liabilities are debts or obligations to pay. Every business, as well as most individuals, will have certain items on which they owe money. These items which are not paid for would be listed as liabilities. Do you have any liabilities? Have you ever bought anything on which you had to pay so much every month over a period of time or have your parents bought something for you and you had to pay them out of your allowance over a period of time? If so, these amounts would be listed as liabilities.

You will notice also in the lower right of the form an item called owner's equity, which consists of the owner's name and the word capital. This shows the owner's financial interest in his business.

To arrive at the owner's equity, the total liabilities must be subtracted from the total assets. In the illustration on the preceding page the total assets amounted to $40,959 and the liabilities totaled $14,328. To find the owner's equity you would do the following:

$40,959	Total Assets
- 14,328	Total Liabilities
$26,631	Owner's Equity

If you have subtracted right, the total assets should be equal to the total liabilities plus the owner's equity. Let's see if our illustration is correct.

(Total Assets) $40,959 = (Total Liabilities) $14,328 + (Owner's Equity) $26,631

Does $14,328 + $26,631 equal $40,959?

That wasn't too hard. Bet you can do a balance sheet!!

After entering all the items on the balance sheet, a single line is drawn as shown on the form. The columns are then totaled. If they equal, a double line is drawn under the totals to show that the balance sheet is complete.

The balance sheet is an important record and it should be done carefully. In order to keep a current record of the worth of a business, a balance sheet is sometimes done at the end of each month.

Turn back to page 2.

WORKSHEET B

____

____

____

Now that you have finished, turn to the next page to see how you did. I bet Mr. Brooks will be proud of your work!!

WORKSHEET B-KEY

Jan's Boutique Shop
Balance Sheet
September 30, 19—

Assets		Liabilities	
Cash	2050 00	Accounts Payable:	
Office Equipment	260 00	Hayes Dress Mfg.	560 00
Merchandise Inventory	780 00	Fred's Business Mach.	75 00
Store Equipment	460 00	Taylor Advertisers	250 00
		Total Liabilities	885 00
		Owner's Equity	
		J. White, Capital	2665 00
Total	3550 00	Total	3550 00

Mr. Brooks thinks you did such a good job on the balance sheet for Jan's Boutique Shop that he wants you to do another one for one of his other clients.

After you finish the balance sheet on the next page, turn it into your teacher so that he/she will be able to see how well you have done.

This particular balance sheet is being made for Conner's Sporting Goods for the month ending September 30.

J. Conner's assets consist of: Cash 5,020; Merchandise Inventory 2,680; Store Equipment 978; Office Equipment 1,100; Building 15,500; and Land 5,800.

Liabilities consist of: Accounts Payable: Jack's Sporting Mfg. 1,820; Lane Equipment Co. 535; Jacobs Wholesalers 746; and Mortgage on bldg. & land 16,600.

Once you finish the balance sheet, do the attitude sheet on the next page and turn both of the forms into your teacher.

Name ________________________

Occupational Cluster & Number Business & Office XXV

STUDENT ATTITUDE SHEET

Please check the block which best describes your feeling toward the activities which you have just completed.

SKILLS OR ACTIVITIES	Enjoyed it very much	Liked it	Didn't like it or didn't dislike it	Not very interesting	Didn't enjoy any part of it
1. Preparing balance sheet					
2. Working with numbers					
3. Determining total assets					
4. Determining total liab.					
5. Figuring owner's equity					
6.					
7.					
8.					
9.					
	Yes	No			
10. Are you now aware of jobs using these skills or activities?					
11. Would you like a job involving these skills or activities?					
12. Would you like to find out more about this area of work?					

13. Comments ________________________